DOCUMENT RESUME

ED 024 884 AC 003 050

By-Hunter, Woodrow W.
Preparation for Retirement.
Michigan Univ., Ann Arbor. Div. of Gerontology.
Pub Date 68
Note-112p.
EDRS Price MF-$0.50 HC-$5.70
Descriptors-*Age, Check Lists, Employment, Financial Needs, *Guidelines, Legal Problems, Leisure Time, Mental Health, *Older Adults, *Personal Adjustment, Physical Health, Psychological Needs, *Retirement

Readings are presented for people who want to consider various aspects of retirement. Part 1 contains chapters on such themes as financial planning, living arrangements, the satisfactory use of leisure time, good health, and legal affairs; the objective is to suggest the dimensions of typical retirement situations and to supply a frame of reference for thinking them through on an individual basis. Part 2 contains several short stories and sets of questions designed to help older people gain a better understanding of their own predispositions toward retirement. The document includes a Retirement Readiness checklist intended to suggest specific courses of action in preparing for retirement. (author/ly)

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
OFFICE OF EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL OFFICE OF EDUCATION POSITION OR POLICY.

BR 5-0024
PA-24

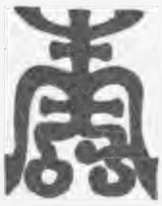
preparation for retirement

WOODROW W. HUNTER

AC003050

ED024884

preparation for retirement



WOODROW W. HUNTER

DIVISION OF GERONTOLOGY
THE UNIVERSITY OF MICHIGAN
ANN ARBOR, 1968

The preparation of the material in this book was supported in part by the Cooperative Research Branch of the Office of Education, U.S. Department of Health, Education, and Welfare.

PREFACE

This book is dedicated to the principle that life after retirement from the prescribed roles of the early and middle years can be far more than a mere postscript, an afterthought to that which came before. It is based upon the firm conviction and upon mounting evidence that the retirement years of life hold potentials for self-realization almost totally unavailable for leisure use earlier when the demands of family, career, and the pursuit of economic security demanded the center of life's stage. With these goals achieved, the scene can shift – indeed it must shift – for retirement from work is an established part of the pattern of life in the United States today.

The problem to which this book is addressed is that of preparing the actors to play their new parts in a scene which is almost totally the reverse of that in which they have functioned for the first 60 or 65 years of their lives. Trained to live in a world organized around work, they are now confronted with one oriented to leisure. The question is whether it will be a burden or a bountiful treasure of time that can be expended in the exploitation of unrealized talents and the exploration of the interesting world to be found beyond the horizons of the old work-world.

Twenty years ago at The University of Michigan the author of this book, Woodrow W. Hunter, began to teach older people how to make the most out of the later years of life. He pioneered the use of the group method as a tool for counseling older adults about retirement. During the years he has worked in educational, community, business and industrial settings and with persons retiring from all levels of the occupational scale. Out of these experiences and research he has developed a systematic program of preretirement education which, even before its formal publication, is being used widely throughout the United States and other English-speaking countries.

This program includes the lessons and stories contained in this book, a series of films and still pictures, and an instructor's manual. The films and pictures employ the technique of thematic apperception. They present typical situations which arise in the lives of most retired persons. These visual aids have proven to be a most useful tool in stimulating meaningful discussion and group decision regarding the solution of common problems. Taken together with the other instructional material, the program can be used successfully by educators working with older workers and their spouses in any type of setting.

Appreciation is due the author from the writer of this preface for his contribution to the educational efforts of the Institute of Gerontology to improve the quality of life for older people and from older people themselves for his untiring efforts to reach and help them to enjoy the adventures inherent in retirement life.

Wilma Donahue
Ann Arbor, Michigan

INTRODUCTION

This is a book of two kinds of readings for people who want to consider various aspects of retirement. Part one presents chapters on such themes as financial planning, living arrangements, the satisfactory use of time, good health and legal affairs. The chapters are not intended, however, to be a source of facts and figures for people about to retire. Rather their purpose is to suggest the dimensions of typical retirement situations, and, especially, to supply a frame of reference for thinking them through on an individual basis.

The last chapter of part one consists of a Retirement Readiness Checklist which is intended to suggest specific courses of action in preparation for retirement.

Part two of this book contains a number of short stories which are also designed to help older people personalize their reactions to retirement. Each of the incidents in the short stories actually happened, but, of course, names of the people who were involved have been changed. The reader is asked to decide how he would have reacted to the situations in the stories, and, accordingly, to gain a better understanding of his own predispositions toward retirement.

Having thought about the various aspects of retirement there is considerable merit to testing one's retirement plans and expectations with other people. The major purpose then of The University of Michigan preparation for retirement program is to bring together groups of people with common interests, questions and concerns, to encourage them to think through various aspects of retirement, and to make it possible for them to check one retirement plan against others, one point of view against others, one course of action against others.

The author wishes to express his appreciation to the older people who suggested revisions after using the materials in various programs, to the Cooperative Research Branch of the U.S. Office of Education for its support of a research project in which these materials were developed and tested; to Dr. Wilma Donahue and Dr. Clark Tibbitts who made valuable suggestions for improving the material; to Mr. Alfred Slote, Assistant Director of Television, The University of Michigan, who collaborated in writing the short stories; and to Edwin

Smith, M.D., Associate Professor of Physical Medicine and Rehabilitation, The University of Michigan, and Richard Wellman, Professor of Law, The University of Michigan, who prepared the chapters on health and legal affairs respectively.

Woodrow W. Hunter
Ann Arbor, Michigan

CONTENTS

Preface iii
Introduction v

Part I – Retirement Themes

Orientation to a Discussion Program 3
Work and Retirement 8
Good Health in Retirement 12
Mental Health in Retirement 20
Financial Planning for the Retirement Years 24
Earning Some Money in Retirement 31
Activity for the Retirement Years 39
Family and Friends in the Later Years 46
Where to Live After Retirement 53
Legal Affairs of the Older Person 63
A Retirement Readiness Checklist 70

Part II – Short Stories

Introduction to the Short Stories 79
The Fourth Event 81
It's Not Easy to Sleep Late 84
A Cowboy Suit for Tad 87
One Nice Sunny Morning 90
To Be Proud, To Be Old 93
Time: Friend or Foe 95
Old Man Minich Knows, or Does He 98
The Experiment in Loneliness 101
Goodbye, Green Knolls 104
It Happened to Carl Burns 107

Part I
Retirement Themes

ORIENTATION TO A DISCUSSION PROGRAM

The materials in this volume were developed primarily as a basis for group discussion in a Preparation for Retirement program such as the program developed by the Division of Gerontology at The University of Michigan. Here, then, are the objectives of a discussion program and the ways by which participants may derive the most benefit from it.

The University of Michigan Preparation for Retirement program had its origins in a course offered at the University during the spring of 1948, to older people, most of whom had already retired. Soon thereafter work was begun to develop a program for people *before* they retired, in other words, a preparation for retirement program. This newer type of preretirement program has been offered to many groups of older people in various parts of the country, each of which has helped to improve the materials, the methods for presenting the program and the ways of determining how useful it has been to those who have taken part in it.

Despite these efforts at The University of Michigan and at other American universities where similar work has been going on to help older people prepare for retirement, much needs to be done to make the program more effective. It is hoped, therefore, as you use the materials or take part in discussions, that you will offer suggestions for improving the program.

Preparation for Retirement

Two generations ago most people lived on farms and they continued to work as long as they were able to do something useful. Now most people live in large cities, and when they reach their sixties many of them are expected to retire from their jobs. People grow older today just as they did two generations ago, but with one difference. Then they had a fairly good idea of what was going to happen during their later years. Now the question facing many thousands of retiring Americans is: Retire to what?

We know nowadays what to expect of the child when he first goes to school, of young people who are taking their first job and getting married, and of adults who are making a living and rearing a family. But there are no generally accepted rules for older people to follow when they change from a working to a retirement way of life. No wonder, then, that today's older people are asking many questions: What can we do with our time after we stop working? Are there ways to be useful after retirement? How can we make sure that life will be secure during the later years? Since there are no ready-made answers to questions of this sort older people have to take the initiative and figure out what it is they want from life after they retire and how best to get it.

PURPOSE OF THE PROGRAM

Most older people face these issues squarely and with a great deal of courage; and, fortunately, most of them create a satisfactory way of life for themselves after retirement. Nevertheless, experience shows that the retirement process can result in misgivings, feelings of uselessness and poor morale. How people react to retirement usually depends upon how well they understand what is going to happen and how well prepared they are to handle the situation.

The University of Michigan Preparation for Retirement program is designed, therefore, to help older people in a discussion group:

1. understand aging and the retirement process
2. become aware of the situations which are likely to arise
3. make decisions about the best way to handle retirement situations
4. take steps ahead of time to prevent retirement problems from arising in the first place

Presented as a discussion program it takes approximately ten weeks to complete, a very short time in which to learn all the facts and make all the decisions that are necessary for the remainder of a lifetime. As a matter of fact, no one should expect the program to achieve so complete an objective. One can expect, however, to make an important beginning in this direction. For this reason, older people are encouraged to begin early to prepare for retirement. As we shall see, 60 is none too soon to start.

People are different. Joe may plan on getting a part-time job while Bill has no intention of working after he retires. Jim and his wife plan to move to Florida after they retire, but Tom and his wife wouldn't leave their home town under any circumstances. Fred prefers to spend his free time in his shop while Mike wants to spend his time in the garden. Because people are different this program makes no attempt to tell them how they should live their lives after retirement. What it does try to do is present the kinds of information that are needed in order to make good decisions. It also encourages people to talk over and compare their ideas about retirement with others like themselves.

THE NATURE OF THE PROGRAM

This may be one of your first experiences in an organized group discussion program in which people talk over issues which are important to them, exchange ideas, react to other peoples' ideas and make decisions about their own way of life. Here, then, is a preview of the way the program will be conducted and suggestions which may help you obtain the most benefit from the discussions.

Materials for the Program

The plan is to have you read one of the retirement themes and certain ones of the short stories before each meeting. The purpose of these reading materials is to start your thinking and to help you identify questions which you can bring to the discussion meetings. In this connection it is suggested that you may want to read the material with your wife or a close friend and that you talk over the ideas which are raised, decide how you would handle certain situations and prepare your questions.

Several short films and a series of still pictures on various aspects of retirement have also been prepared especially for the program. These may be shown during the meetings to stimulate ideas and help keep the discussion moving along.

Leadership for the Program

Your program will have a discussion leader whose responsibility it is to make sure that everything is ready for each meeting and that everyone in the group derives the maximum benefit from the discussion. He will start the discussion, and he will do all he can to keep it going along productive lines. He should not be expected, however, to take full responsibility for the discussion. Each member of the group will need to do his part by giving careful thought ahead of time to questions and ideas he would like to introduce at the meetings. Neither should the discussion leader be expected to have all the answers or to tell people what they should think or do. As we have said before, the purpose of this program is to help people make their own decisions about retirement.

From time to time other people such as a physician, a lawyer, a social security worker or a pension expert will be invited to introduce the topic and to answer questions during the discussion. They will take part in the program because they have special knowledge and can give competent answers to some of the more technical questions. Similarly, older people who have retired may be invited to take part in several of the discussions in order to give you the benefit of their experiences in retirement.

Your Part in the Program

One of the basic principles underlying a good discussion group is the idea that everyone in the group shares responsibility with everyone else for seeing to it that the program achieves its objectives. Here are some suggestions for what you can do to share responsibility:

Be prepared for the meeting*

Read the assigned retirement themes and short stories before the meeting. If at all possible do your reading with someone else such as your wife or a close friend and discuss your reactions with them.

Bring your ideas and questions to the meeting

Write down the questions which come to mind as you read or discuss the materials, points of agreement or disagreement, the manner by which you intend to handle a certain situation. Bring these to the meeting.

Don't be afraid to speak your mind freely

Remember, the discussion meeting is yours. You should feel free to say what you think. Others in the group will learn a great deal from hearing your point of view. It may even give them an entirely new slant on a particular problem.

Listen to the other fellow

Other people in the group will have ideas too, and sometimes you may disagree. Whether you agree or disagree try to get the other person's point of view and understand how he reached it. It may be helpful to you.

Don't monopolize the discussion

Keep your statements to a minute or two. Make your point and pass the ball to someone else.

Keep track of the discussion

Keep alert to everything that is said. If someone makes a statement that isn't clear, ask him to repeat it or to explain what he means.

Don't be afraid to disagree

You don't have to accept everything that is said. Sometimes when people disagree and they talk things out new and better ideas come out of the discussion. However, when you disagree keep your remarks to the point and keep them friendly.

Strike while the idea is hot

When you have something to say or a question to ask, get it out as soon as you can. Don't expect the leader to call on you before you speak up. You may lose the opportunity to make your point. In a vigorous discussion there are bound to be interruptions.

---

*This list is an adaptation of one contained in *Aging in the Modern World:* A Handbook for Group Members, prepared under the direction of Clark Tibbitts and Wilma Donahue, Ann Arbor: The University of Michigan, Division of Gerontology, 1957, pp.6-7.

It is fun to take part in a lively discussion and much can be learned when people pool their ideas and ways of looking at things. People get together to talk about everything under the sun. Taking part, however, in a discussion program designed to help people get ready for retirement is a rather special experience because the discussion deals with fundamental concerns of people and how they will live their lives during the retirement years. Everyone stands to benefit: you as a member of a growing number of older people who are giving careful thought to their retirement, the other older people in the group who will profit from your ideas, your family and friends with whom you will associate over the years, and the larger community in which you live.

WORK AND RETIREMENT

For as long as man has left any record of his hopes and aspirations he has expressed his desire for a long life. But as people live longer and more and more of them retire from work what is their potential for living a good life? Can the retirement years be as satisfying as the working years? This is the question facing millions of Americans, and it may be the question which prompted you to take part in a preparation for retirement program.

There is no easy answer to this important question. As a matter of fact no two people will approach the question in the same manner. For example, some people take a look first of all at some of the practical aspects of retirement and ask themselves such questions as:

How can I make ends meet after I retire?
How can I keep healthy during the later years?
What am I going to do with all the time I'll have on my hands after I retire?

"Give me the answer to questions like these, said one older person, "and I'll tell you whether or not I can live the good life after I retire."

Let us see if a preparation for retirement program can help this and other older persons find answers to important questions such as these.

Making Ends Meet

Most people realize that they will have less money to live on after they retire, and they frequently wonder how they are going to make ends meet. What can be done about it? In a preparation for retirement program older people can be given the opportunity to find out how much income they will have after retirement, how much it will cost them to live after they retire and if it appears the going will be rough, what they can do to cut down on expenses or increase their income. As a matter of fact, cutting down on expenses or increasing income are the only courses of action open to people who are concerned about making ends meet.

Neither course of action is an easy one. Nevertheless careful consideration can be given to ways to save money, to manage available funds efficiently, and, if it is necessary, to earn some money after retirement. Difficult as the problem may appear on first examination, much can be done to strengthen one's financial position during the retirement years.

Keeping in Good Health

Having enough to live on is almost always an older person's first concern. His second concern is living in good health. In this instance, also, much can be cone by the older person. First, he can make arrangements to find out about his present physical condition and what needs to be done to improve it. Even more important, he can learn how to prevent poor health from striking him down in the first place.

No one denies that people slow down somewhat as they get older. However, it is no longer true that being old is the same thing as being sick or disabled. Each day that passes brings new drugs, new skills and new understanding so that today's older person can be a much healthier individual than his parents were when they became older. Indeed, within your lifetime medical science may find the answer to such things as heart disease and cancer which at the present time affect the health of so many older people.

For the present, however, it is probably true that many older people have been subjected to different kinds of disease and injury over the years and too often they have failed to take care of themselves. This doesn't mean that they have to go through retirement getting progressively worse. Modern medicine is able to arrest certain ailments, improve many of them, and in some cases, bring about a cure.

Good health depends on healthy minds as well as healthy bodies. In fact it is impossible most of the time to separate the two. If people are worried, frustrated, dissatisfied with everything and everybody, and unable to relax and enjoy life, they usually do not feel very well physically.

Keeping Busy and Useful

The older person can be fairly sure that once he stops working he is going to have a lot more time on his hands. How he uses this time can "make" or "break" his retirement years. If, as sometimes happens when people stop working, they lose touch with their friends, break away from church and other organizations and in general sit around doing nothing, they are almost surely heading for a difficult retirement. This is because idelness and lack of contact with other people breeds the feeling that daily life is meaningless.

Good planning and preparation rather than waiting until after retirement to learn the truth about a sit-down, do-nothing kind of retirement can make the difference between retiring from a job to retiring to a new and exciting time in life.

These then are a few of the problems which many older people feel they must solve if the retirement years are going to be as good as the working years. The position taken in this program is that the older person is far from helpless in the face of these and other situations which arise as he retires from work and enters the retirement years.

THE MEANING OF WORK

There is still another way to approach the question of living the good life after retirement. This is how one older person put it: "I hate the idea of retiring. When they take my job away there won't be anything left."

Work means different things to different people. First, in the minds of many people it means earning a living. This is not the only reason for wanting to work because there are many people who have plenty to live on who still want to work. Why is this? One explanation is that a man's work organizes daily living and gives it regularity. Other reasons are that a job makes the individual feel useful, it provides an opportunity to mix with people and keep in touch with old friends, it means doing something for other people and it makes people feel important.

When people see their work in these terms, achieving the good life after retirement means that there must be things to do in retirement which will yield the same satisfactions as work did. Accordingly in a preparation for retirement program there should be full discussion of suitable substitutes for the job. The answer lies in the selection of retirement activities with a purpose. For example, what can retired people do which will make them feel useful? What can they do which will keep them in touch with old friends?

A NEW CHALLENGE

Most people will agree that there is no time in a man's life which is without its problems and the challenge they present. Thus retirement can be viewed as the challenge to solve some rather difficult problems; to find ways to be productive and useful, ways to take part in the ongoing stream of life, ways to maintain health and independence and ways to serve others in the family and the larger community.

Many older people are finding the answers. They have assessed their assets and their liabilities and they have made up their minds about the future. Under these circumstances the future can look both interesting and worth the living. Eventually every adult has to decide whether he wants to accept this new challenge and do something about it.

QUESTIONS TO THINK ABOUT

1. Why is it that some people don't want to retire while others look forward to it?
2. Do you agree with the statement that there are things to be done in retirement which can mean as much as the job did?
3. What kinds of things are going to be most important to you during your retirement years?

GOOD HEALTH IN RETIREMENT*

Good health is hard enough to come by at any age, but it becomes more difficult to maintain during the later years when people have fewer physical reserves upon which to call and the body takes longer to recuperate from an illness. Modern medical science can do much, however, to improve many poor health situations and to prevent them from occurring in the first place. But to accomplish these goals the individual must do his part by knowing and practicing certain rules for living. Most of these rules for healthy living fall into one of four major categories as follows:

1. Obtaining good medical care
2. Developing good health habits
3. Preventing accidents and injuries
4. Watching for warning symptoms and doing something about them

It is our purpose to discuss these health rules in the hope that by living them you will continue to enjoy an active, useful, and independent life during the retirement years.

RULES FOR GOOD HEALTH

Getting Good Medical Care

The key to good medical care is a family doctor. Most people reaching retirement age will have had a physician of their own for years, and will have developed a strong and loyal attachment to him. By earning the family's confidence, the doctor will serve as a trusted advisor capable of treating and preventing disease, and of mobilizing all the health resources that a community has to offer.

If a family has no doctor, one can be selected by seeking recommendations from the county medical society or local health department, or even from a friend. Prolonged shopping around for a family doctor is usually not a good idea. It is hard to build a good relationship if both the family and the doctor realize that next time another physician will be called.

The trusted family doctor can also do much to prevent disease, particularly through the mechanism of the regular checkup. Many of the illnesses common in the later years develop so slowly that the individual doesn't realize something is wrong until the disease is well advanced. High blood pressure, heart disease, cancer, tuberculosis, diabetes and chronic glaucoma are examples, and it is diseases like these for which the doctor will look during his examination. It is no secret that if such diseases can be caught early they can often be cured or at least better controlled, while if they are neglected they can be fatal or disabling.

---

*This chapter was prepared by Edwin Smith, M.D., Associate Professor of Physical Medicine and Rehabilitation, The University of Michigan.

At the time of the checkup the doctor can also determine the importance of various symptoms. Some which seem the most irritating and frightening turn out to be due only to minor and easily corrected causes. The mental relief that comes from finding this out is obvious.

The regular examination also provides the doctor with information that can be very important at a time of illness. More rapid and accurate diagnosis may be possible, and treatment may be more quickly started if time-consuming tests do not have to be repeated.

While the value of the regular checkup cannot be overemphasized, symptoms which develop in between examinations should not be neglected. Every doctor can tell of the tragic consequences to patients who diagnosed and treated their ailments themselves, only to find that in the meantime a serious disease had gotten an unmanageable foothold.

Developing Good Health Habits

Good health habits are mainly a matter of common sense. Nevertheless it is worthwhile to review some of the more important ones because of the large dividends they can yield if followed properly.

1. Diet

As we grow older, our dietary habits seem to become more deeply entrenched. As a consequence, deficiencies in the diet are perpetuated and can eventually cause trouble. Most people get enough carbohydrate (sugars and starches) and fat in their meals but protein is often inadequate. Meat and fish are the most important sources of protein, but dairy products and vegetables such as beans are also good sources. All the required vitamins (except vitamin C) can be obtained each day by drinking several glasses of milk enriched with vitamin D. A glass of orange or tomato juice will provide the necessary vitamin C. Vitamin tablets should not be necessary unless the diet itself is deficient. Similarly, the widely advertised "health foods" really contribute nothing that an economical, well-balanced diet can't provide.

Dietary excesses can be even more harmful than dietary inadequacies. Insurance statistics prove conclusively that being overweight shortens life. The overweight person is much more likely to have high blood pressure, heart disease, strokes, and diabetes, to mention a few. Although it sometimes doesn't seem so, weight gain from fat accumulation occurs only if the number of calories consumed is greater than the number burned. Because older people tend to be less active and burn fewer calories, they often have an increasing problem with their weight. Despite all that has been said on the subject, the only proven way of losing weight is to reduce calorie intake below output, that is, go on a reduction diet. Such diets can themselves be hazardous if they are deficient in essential foodstuffs, or if they are combined improperly with diets for other disorders such as diabetes or heart disease. For these reasons the diet should be supervised closely by a physician, and fad diets should be carefully avoided.

2. Physical activity

Some years ago an experiment was made on young college students to test the effects of inactivity. Each student was immobilized in a body cast for a period of several weeks, and measurements were made of various body functions before and afterwards. It was found that the enforced inactivity resulted in deteriorated function of many body parts. The heart and circulatory systems were less efficient, bones showed diminished calcium, muscles were reduced in bulk and strength, joints were less elastic, and the individuals as a whole were more easily fatigued. After the experiment it took months before normal function was restored.

As the years go by we all tend to be less active physically, and some of us get virtually no exercise at all. When this happens, we undergo to some degree the same body changes that were found in the college students encased in plaster casts! Fortunately, these changes can be largely prevented by normal physical activity. If an older person is in good health, no harm should come from doing such things as playing golf, hiking, fishing, hunting, gardening, working with tools, fixing up the house, and other activities of this nature. Perhaps of equal value are the psychological benefits of physical activity. Tensions are relaxed, steam is let off in a harmless way, and satisfactions are gained which can only come from personal accomplishment.

The thing to avoid during such activity is unaccustomed overexertion. The person who gets into trouble is the one who seldom exercises, and then decides to do something like shovel snow or chop wood. Of course, excessive fatigue should be avoided with any activity, and if there is a question about tolerance for exercise, a physician should be consulted.

A discussion of physical exercise is not complete without mentioning rest. A nap after lunch, or several short rest periods during the day, serve to recharge many a person who would otherwise be chronically fatigued. For those who have difficulty in getting to sleep at night, a relaxing bath and a not-too-stimulating book may help. Put the problems of the day away. They will look much less overwhelming in the morning.

3. Exposure to the elements

The older person has more of a problem adjusting to hot weather than does his younger counterpart. He cannot dissipate body heat as readily, and he is more likely to suffer from heat exhaustion or heat stroke. This can be prevented by reducing physical activity during hot weather, and avoiding excessive perspiration and prolonged exposure to the sun.

The older person also tends to be more susceptible to cold weather. His circulation is poorer, especially in the feet, and this makes him a more likely candidate for frostbite. Prevention is simple: avoid prolonged exposure to cold and keep the feet warm and dry when out in cold weather.

4. Use of alcohol and tobacco

The harmful effects of alcohol and tobacco are well established. Prolonged use of alcohol in excess can result in dietary deficiencies as well as changes in function of the liver and nervous system. Smoking can cause a chronic cough, reduced lung function, and heart disease. As everyone knows, the incidence of lung cancer is many times higher in smokers than in non-smokers. The risks involved with drinking and smoking can, of course, be reduced if moderation is practiced, and they can be minimized if the habits are discontinued altogether. The decision is a personal one, but the family doctor can be especially helpful in advising the degree of moderation necessary for a particular person. Most people who stop smoking notice a definite improvement in their feeling of well-being, as well as a real reduction in their various respiratory difficulties.

5. Foot care

Of all parts of the body, the foot seems to be the most common site for chronic and irritating disorders. Corns, bunions, painful joints, nail abnormalities, and other minor problems abound, particularly in later years. Many of the difficulties are related to poor care of the feet and thus can be minimized. The nail should be trimmed with nearly square corners and not too close, and this should be done at regular intervals. Minor infections should be treated immediately, especially in persons with diabetes or poor circulation where the consequences can be serious.

Many foot problems can be traced to improperly fitting shoes. The toe box should be wide enough so that the toes are not compressed, and broad heels are preferable since they provide better ankle stability. Pads properly placed in the shoes can sometimes mean the difference between comfortable foot-wear, and disabling foot pain. Your doctor can advise you in this regard.

6. Teeth care

Although it is preferable to hold onto one's own teeth as long as they are serviceable, dentures may become necessary in later years. If nothing is done and the ability to chew is lost, the diet often suffers. Meat and other foods requiring chewing are passed up, and serious dietary deficiencies may result. Similarly, bowel disorders can often be traced to inadequately chewed food. When dentures are recommended, they should be considered as an investment which will pay continuing dividends.

Most people over 45 also have gum disease. This usually can be kept at a minimum by brushing the gums as well as the teeth. In either case, it is the mechanical action of brushing rather than the type of toothpaste used, that is important. Because such problems are so common in later years, the value of a regular dental checkup cannot be overemphasized.

Preventing Accidents and Injuries

There are two basic considerations in this business of preventing injury. First of all, we should make our surroundings safe by removing or altering objects that are hazardous. Secondly, we should learn how to handle ourselves so as to reduce the likelihood of injury.

1. Making the surroundings safe

There are a number of potential injury hazards in every home, but perhaps the most common are those which can cause falls. Falls are a much more dangerous threat to older people than they are to younger people. Balance is not as good, and it is harder to recover balance once a fall has started. Older people are also more likely to suffer serious injuries, such as a fractured hip or a head injury.

The number of falls can be reduced considerably, however, by simple precautions. Loose rugs or objects which could cause someone to trip should be removed. Railings should be placed by all stairs, including outside and cellar steps. A hand rail, or something else that can be grabbed firmly, should be available beside the bathtub, toilet seat, and bed. If there is any trouble in maintaining balance, a cane should be used. Although some people don't like the idea of using a cane at first, they soon become very attached to it when they find they are so much safer and can do so much more when using it.

2. Moving the body safely

Older people are particularly prone to sprains and strains, especially of the back. A common cause of back strain is movement that places abnormal stresses on the spine. For example, lifting an object from the floor by bending the back is asking for trouble. The safe way to lift or pick up anything is to squat down and use the legs rather than the back to straighten up. When getting out of a chair, the back can be protected by bending forward, tucking the feet under the edge of the chair, and pushing up with the legs and arms. The kind of chair that is least likely to result in back strains is one that is not too low or deep and that has arm rests.

In general, sudden wrenching movements of any type should be avoided. Violent efforts, such as trying to open a stuck window, are apt to cause painful muscle and ligamentous strains if one is not used to such efforts.

Watching for Warning Symptoms

In many instances, the symptoms listed below are the result of relatively minor disorders. However, they can also represent the early signs of serious disease, and they should be investigated promptly by your doctor.

1. Loss of appetite

This symptom can be caused by a variety of disorders, ranging from chronic depression to cancer somewhere in the body. When it occurs, your doctor should be consulted.

2. Unexplained weight loss or fatigue

These symptoms also accompany a number of disorders, ranging from anemia, diabetes, thyroid disease, and cancer. In each, early treatment is vital.

3. Chronic cough

This symptom may represent nothing more than heavy smoking. It may also represent tuberculosis or cancer of the lung. If a cough gets worse, or hangs on longer than 10 days, or if pus or blood is coughed up, your doctor should be notified immediately.

4. Change in bowel habits

Persistent diarrhea or constipation, change in the size or color of the stool, or blood in the stool, are all warning symptoms and should be looked into.

5. Urinary symptoms

Pain or burning with urination, excessive frequency of urination, blood or pus in the urine, and wetting all indicate abnormality and should be checked.

6. Bleeding in women

After the change of life (menopause) vaginal bleeding is abnormal. Although the cause is frequently not serious, it could be cancer.

7. Lump in the breast

Any lump, particularly a single lump, should be checked immediately. Although many times the tumor is benign, the only way to check it is to remove it for examination under the microscope.

8. Pain

Pain can be caused by any number of abnormalities. It can take a variety of forms, and can occur almost any place in the body. In all cases, however, it means that something is wrong, and if there is no explanation for it, consult your doctor.

9. Skin changes

Sores, ulcers, lumps, or rashes in the skin that do not clear up rapidly should be investigated. Although the cause may be serious, early treatment can often provide a cure.

10. Impaired vision

There are several common causes of impaired vision in older people. As the lenses of the eye age they become less elastic and cause blurring of vision, particularly when reading. Glasses can compensate for this. The lens also may become clouded, resulting in cataracts. These can be removed surgically and sight can usually be restored. Finally, pressure of the fluid in the eye may increase, resulting in chronic glaucoma. This causes gradual loss of vision out of the corner of the eye, and the appearance of halos around lights. This disease can be halted, but because it cannot be reversed, it should be caught early.

In summary, good health in the later years is a precious asset, and it is something that must be worked at constantly. Your family doctor is your best friend in this regard. He is someone who can mobilize health resources when disease occurs, and can work effectively to prevent or minimize ill health.

Your role is one of taking a sensible attitude towards health and of practicing good health habits. When symptoms do develop they should neither be shrugged off as nothing, or accepted as inevitable. Again, reliance on your doctor can save a great deal of needless suffering.

QUESTIONS TO THINK ABOUT

1. The statement is often heard: "He's healthy as an ox. I wish I were as lucky as he is." Do you think having good health is a matter of being lucky?
2. Why is it that some people tend to worry about poor health for a long period of time before they do anything about it?
3. Do you think that getting older and being sick always go together? Why?
4. What do you think is the most important thing for a person to do in order to keep healthy in retirement?

MENTAL HEALTH IN RETIREMENT

Good health in retirement depends as much on healthy minds as it does on healthy bodies. As a matter of fact it is impossible, most of the time, to separate the two. No one feels physically well if he is worried, frustrated, bitter and unable to enjoy life. But if a person feels worried and dissatisfied with the way things are going does that mean that he had poor mental health? The answer is that everyone has problems, and, from time to time, everyone feels dissatisfied with the way things are going. Having problems is not the same thing as having poor mental health. The answer really depends on *how* people handle their problems – realistically or unrealistically, with confidence or with a feeling of failure and certain defeat, with a sense of personal responsibility or a tendency to blame others for their difficulties. Thus the mentally healthy person expects life to present problems, more at some times than at others, but he faces them realistically and he takes the responsibility for finding solutions.

As people grow older changes inevitably take place which can be the source of worry, insecurity and the fear that life will never be the same again. What are these changes and how do they affect mental health?

Physical Changes

Young people rarely worry about their physical capacities. As a matter of fact they take tremendous pride in their physical well being and usually behave as though it were something that will go on forever. However, by the time people reach middle age certain changes become apparent to challenge this certainty that youthful vigor will last for all time. They realize that their strength and stamina are not what they used to be. They are more exhausted after a day's work. They need more rest in order to carry on with everyday tasks and it usually takes them longer to recuperate after a serious illness. When these changes become apparent the individual has several courses of action open to him. Two of the most common are 1) to face the facts and adjust one's activities and 2) to reject the facts, make believe they do not exist, and go on living, working and playing as though nothing had happened. There is much to recommend the first course of facing the facts and adjusting one's activities during the retirement years.

Aging also brings with it changes in physical appearance. Wrinkles and gray hair make their appearance, and the time comes when people have to wear bifocals. Eventually everyone has to come to grips with the fact that he looks older. Some people find this hard to accept especially in a [illegible]ntry like our own where so much importance is attached to having a youthful appearance. Women spend millions of dollars to cover up the "ravages of time". Neither are men immune to the propaganda that comes from all quarters – radio, television, newspapers, magazines, billboards and every other technique that is used to encourage people to stay young looking.

Certain questions need to be asked. Are people less attractive because they have gray hair? What effect can the signs of maturity have on the ability of older people to do a good job of living a useful life? More than one person has said they would rather have a mature woman wait on them in a store than a high school girl. Some stores are beginning to understand this preference and hire older as well as younger salespeople.

Changes in Adult Roles

Adults have two principal jobs in life – earning a living and raising a family – and much of life's satisfaction comes from doing these jobs as well as possible. The man's work makes him feel useful and other people respect him if he does a good job. In the same manner, raising a family and making a home are the woman's way of being useful.

Yet men eventually reach the age when they have to retire, and women must face their children growing up and establishing their own homes. It is not surprising, therefore, to have older people say they are no longer useful.

Eventually most older people find ways to be useful which take the place of working on a job or raising a family. Nevertheless it helps maintain good mental health if the older person can face the loss of usefulness and prepares himself ahead of time. Ideas on how this can be done are presented in the theme on activity for the later years.

Changes in the Family

Every human being has the need for affection and to have someone toward whom he can express love and affection. Family and friends supply this need. Here, too, changes take place as people grow older. Already noted is the fact that women have to take into account the time when all of the children have left home. Men retire and lose some of their old friends. Other friends of the older couple move away. The later years also present the possibility of the death of one of the marriage partners.

The loss of loved ones, whether friend or a member of the family, requires more than any other change in the later years, the utmost courage and ability to adapt to new situations.

Change in Living Arrangements

At the time people retire the facts show that most of them are living in their own home. As they become older, however, some of them find it desirable to give up their home and move elsewhere or they may find it necessary to give up their own home altogether and live with relatives or in a home for older people. Giving up one's own home means many things. It often means giving up independence and privacy and it usually means giving up familiar things and surroundings.

Most older people will say that this is one of the more difficult aspects of growing older.

Change and Mental Health

Indeed, all of these changes are difficult ones to face. Yet, most older people do just that with considerable dignity. Take, for example, the aged person who had his savings wiped out by major depressions not once but twice during his lifetime. He still managed to rebuild his life, raise a family and view his old age with confidence. When asked how he managed to do it he replied: "Everybody was in the same boat then. I couldn't expect anyone else to pull me out of the hole. My family depended on me so I did it."

TEN RULES FOR GOOD MENTAL HEALTH IN RETIREMENT

Much can be learned from retired people who are aging successfully. How do they do it?

1. *They face reality.* In other words they learned to accept the facts of life and to make the best of them. They are not afraid to compromise when necessary.

2. *They take responsibility.* They do not blame others for their problems. They can accept help when it is needed but they also make a major effort to solve their own problems.

3. *They are interested in other people.* They do not withdraw from life. They like doing things with and for other people. They make the effort to acquire new friends. They like their old friends but they also like to keep in touch with younger people.

4. *They have strong and varied interests.* Usually well adjusted older persons like to do many kinds of activities, and they enjoy sharing activities with other people.

5. *They are interested in new things as well as the old.* Most of them agree that the world is changing faster than they can comprehend, but they still try to keep up with things. They are not afraid of the future and they accept changing times.

6. *They look forward to the future.* They live in the present and the future instead of in the past. At least some of the things which they can reasonably expect to accomplish are projected into the future.

7. *They watch their health.* Well adjusted older people take the initiative to achieve good health. They do not dwell on their aches and pains.

8. *They maintain a neat appearance.* They take pride in their appearance and they usually have a strong interest in maintaining the place in which they live in good order.

9. *They know how to relax.* Older people who are aging successfully know how to relax and not to take life too seriously.

10. *They adapt to changing circumstances.* One of the strongest assets of older people is their ability to change their ideas and to change their ways of doing things when the situation requires it.

The ways by which people achieve mental health in retirement are much like the ways they achieve it at any other period in their lives. Hence one of the best guarantees of good mental health in the later years is good mental health in the middle years. Even so, one of the first reactions to retirement is a feeling of helplessness and uselessness and serious questions can be raised about the future. Usually these feelings give way to a better frame of mind if the individual begins actively to develop a new life for himself. This, of course, is one of the first objectives of a preparation for retirement program – to help people see things as they are and reshape their lives in ways that will insure a healthy, useful and satisfying old age.

QUESTIONS TO THINK ABOUT

1. Do you know any retired persons who have made a success of retirement? How would you describe them?
2. What do you think will be your most difficult problem in retirement? What are you doing about it?
3. What are the most essential ingredients to good mental health in retirement?
4. What do you think works against older people achieving good mental health in retirement?

FINANCIAL PLANNING FOR THE RETIREMENT YEARS

As people approach retirement one of their principal concerns is how to make ends meet after they quit working. Most of them will have less to live on after they retire; and, to make matters even more serious, most of them will be living on a fixed income while the cost of living continues to rise year after year.

Some older people say: "I'll cross that bridge when I come to it."

Others comment: "There's nothing I can do about it, so why worry."

Neither one of these approaches does very much to help the situation when as a matter of fact many things can be done before retirement which will increase the older person's chances of managing his income more effectively after retirement.

To help you decide what needs to be done and how best to accomplish it answers are needed to the following basic questions:

1. What is your cost of living now?
2. How much will you have to live on after retirement?
3. What is going to be your cost of living after you retire?

COST OF LIVING BEFORE RETIREMENT

Most people have a general idea of what it costs them to live, or at least they know whether or not they have anything left over after the bills are paid each month. The thing most people do not know is *HOW* they spend their money – how much they spend for such important items in everyday living as food, clothing, shelter, health, income tax, recreation, and transportation. Some people say:

> "What difference does it make to know how you spend your money if it takes all you make to pay the bills anyway?"

It does make a difference because how you spend your money now indicates how you are likely to spend your money after you retire and, if necessary, how you might be able to reduce expenses. Generally speaking, the money people spend each month goes for the following items:

1. Food and beverages
2. Housing
    - Rent
    - Taxes, mortgage, house insurance
    - Fuel
    - Utilities

    - Household operations (soap, stationery, repairs, laundry, telephone, etc.)
    - Household furnishings and equipment (towels, sheets, kitchen utensils, refrigerator)
3. Clothing and accessories
4. Medical and dental care (Health insurance, medicine, glasses, hearing aid, nurses' services)
5. Automotive expenses (automobile, bus fare, taxis)
6. Other expenses
    - Personal care (haircuts, toilet articles, cosmetics)
    - Recreation and reading (movies, newspaper, magazines)
    - Tobacco and liquid refreshments
    - Gifts and contributions (church, community chest, club)
    - Dues
    - Income and Social Security taxes

One study of household expenditures showed that out of every $1.00 Americans spent on the average:

.29 for food and beverages
.28 for home operation, improvement, furnishings and equipment
.12 for clothing and accessories
.05 for medical and personal care
.14 for automotive expenses
.05 for recreation
.07 for other goods and services
$1.00

When you investigate your own situation you may discover like many other Americans that you spend more for food and shelter than for anything else.

Finding Out Where Your Money Goes

One way to find out how much money you spend each month and what you spend it for is to keep a record of all expenditures during the next month. For this purpose some people find a small five cent notebook handy because they can carry it with them. Whatever system you use, be sure and write down everything and especially what you spend for the "little" things such as magazines, a pack of cigarettes, toothpaste and hairpins.

At the end of the month you will be able to add each of the daily expenditures and find out how much your food cost, how much you spent for a place to live, and what you spent for clothing, medical expenses, income tax, recreation and so forth.

This is a job for both the husband and the wife even though one or the other does most of the spending for the family. A 30-day record of expenditures will serve the following useful purposes:

1. You will learn what you spend for each type of expenditure.
2. You will get a better idea of what it is going to cost you to live after you retire.
3. You can decide about the things for which you can plan to spend less after retirement.
4. You will have a better idea of the amount of money you may need in addition to your regular retirement income in order to live satisfactorily.

Of course, these purposes would be served even better were you to keep a record for several months before you retire in order to reflect seasonal differences in how your family spends its money.

HOW TO FIGURE YOUR RETIREMENT INCOME

You may have a general idea of how much income you expect to receive after you quit working, but to be on the safe side, you ought to know exactly what this amount will be. For example, how much retirement income will you receive from each of the following sources:

1. Social Security (Will your spouse also receive benefits?)
2. Industrial pension
3. Investments (including rents on property)
4. Insurance policies
5. Savings
6. Full- or part-time work

The Social Security office nearest your home will help you figure your social security benefits and your union or company will be able to compute your industrial pension income. Those who have life insurance policies should have them carefully reviewed by a competent insurance agent to determine whether the policies will meet their future needs and possibly yield some retirement income. The other sources of income mentioned above are ones which the individual must determine for himself.

COST OF LIVING AFTER RETIREMENT

For clues to how much it will cost you to live after retirement let us turn to a study made by our government in 1959. To make this study goods and services which represented a modest standard of living for a retired couple were priced in 20 American cities. The following table shows the annual cost of living for a retired couple in the city of Detroit:*

ITEM	ANNUAL COST
Food and beverages	$ 899
Housing	1,122
Clothing	226
Medical care	298
Transportation	170
Other goods and services	381
	$3,096

Thus it appears in Detroit during the Autumn 1959 that it cost approximately $258 a month to maintain a modest standard of living. The monthly cost ranged from $220 in Houston to $280 in Chicago. Undoubtedly, it costs more than these amounts at the present time.

Although these figures are of interest to older people who are preparing for retirement the fact remains that peoples' needs and desires differ considerably. Hence, in the last analysis, each older *person has the task of estimating what it will cost him to live after* retirement. How can this be accomplished?

Your present cost of living is probably the best place to start. If, as we suggested, you have kept a record of your expenditures for one or more months, you will have the information you need to make an estimate of your future situation.

Let us suppose on the basis of your record keeping that you know how much a month you usually spend for 1)Food, 2)Housing, 3)Clothing, 4)Medical & Dental care and 5)other expenses. In estimating your future cost of living you should look over each one of these expenditures and ask yourself these questions: After retirement will I spend more or less for each one of these kinds of items? How much more or less?

---

*If you wish to examine the figures for the other 19 cities you will find them in an article by Margaret S. Stotz titled "The BLS Interim Budget for a Retired Couple" in the November, 1960, issue of the *Monthly Labor Review*.

If you are anything like other retired people you will probably spend less for:

1) Income taxes
2) "Dress-up" clothing
3) Transportation
4) Household equipment and appliances
5) Entertainment
6) New Cars
7) Those things you do "to keep up with the Joneses"
8) Raising a family
9) Gifts, contributions, and membership dues

On the other hand you may figure that after retirement you are going to spend more for such things as medical care, travel, hobbies, and recreation.

In the last analysis, these are decisions which only you can make. When you have thought the matter over, however, you should be able to figure a retirement budget as follows:

Expenses	How I spend my money now (per month)	How much I estimate it will cost me to live after I retire (per month)
1. Food	$	$
2. Housing		
3. Clothing and accessories		
4. Medical and Dental care		
5. Automotive		
6. Other expenses		
Total Expenses for the month	$	$

	Now	After I retire
My monthly income	$	$

This is the point at which you get down to brass tacks. You now have an estimate of how much it is going to cost you to live after you retire and you know how much income you will have to live on.

When there isn't enough money to meet expenses, you can do one of two things:

1) You can cut down on expenses in order to make your income do, or
2) You can increase the amount of money which you have to spend.

Ten Ways Older People Have Found To Make Their Retirement Income Do

1. Decide how much you will spend each month for different things and stick to it. In this respect it is a good idea to try living on your retirement budget for several months before you retire.
2. Plan ahead so that large expenditures for such things as appliances, household furnishings, car, house mortgage are out of the way before you retire.
3. It is estimated that the American public wastes about 10 per cent of its income. Look closely at your own way of living to see if you can eliminate any waste.
4. Save money by availing yourself of educational and recreational opportunities which are free of charge. Your taxes help to support these activities. Therefore, you are entitled to share in them.
5. Learn how to make your own repairs. Your library has many books on the subject of home repair, and often adult education departments offer "how-to-do-it" courses.
6. Learn how to buy foods and other items economically. Contact your high school home economics teacher for suggestions on how to obtain a nutritious diet on a small budget.
7. You can cut food costs by raising your own vegetables. Your doctor will probably tell you that work in the garden is good exercise.
8. Installment buying usually works a hardship on retired people. If you have outstanding bills of this kind try to pay them up before you retire. In any event insist on knowing how much interest you must pay when buying on time.

9. Investigate methods for cutting down on cost of utilities. Start now to turn off lights when not in use. Check the insulation in your house in order to get the most value from your heating dollar.
10. You will probably find it difficult to take expensive trips, give gifts to members of your family at holiday times and contribute as much money as you did to church, club and community funds. Investigate the possibility of seeing some of the sights close by your home, learn how to make instead of buy things you give as gifts and remember that your time contributed toward a worthwhile program in your community is just as good as money.

You are the only one who can determine whether or not you will have enough to live on after you retire. You will not know much about it, unless, before you retire you take the time to find out the answers to a few questions. Neither will worry about the situation or taking the point of view that you will cross that bridge when you get there help much. Once you have the facts you can begin to plan for your future security.

QUESTIONS TO THINK ABOUT

1. How do you feel about living on a budget?
2. Do you know how much income you will have to live on after you retire?
3. After retirement will you spend less on some things? What?
4. Do you expect to spend more on some things after you retire?

EARNING SOME MONEY IN RETIREMENT

Today in this country there are about 2 million people past 65 years of age who are working for pay. This includes some people who have never retired. For example, some automobile workers stay on the job until they are 68 years old. The 2 million also includes people who after they retired from their regular job decided they wanted to go back to work. Why do retired people decide to work?

Some of them undoubtedly decide they have to work to make ends meet. Others work because they want something to do. Still others will say that they work because they want to be useful, to be able to mix with other people, or because their job adds interest to their lives.

When older people who are about to retire are asked whether they plan on getting a job after they retire some of them say "Yes", others say "No" and some are "Undecided". Therefore, this discussion of ways to get a job in retirement will be of interest primarily to those who have definite plans to look for work. At the same time, it is suggested that the others may want to give the subject some thought in the event they change their minds later on.

Three kinds of information will be discussed:

1. Where to get help in finding a job
2. What kinds of jobs older people find to do
3. How to apply for a job

SOME GENERAL CONSIDERATIONS

Before we discuss these matters, however, it may be well to take a look at the overall picture, including how employers feel about hiring older workers.

Attitudes of Employers

As some of you already know from experience it isn't always easy for an older person to get a job once he is out of work or after he retires. This is due to the fact that given a choice most employers will hire a younger worker in preference to a middle-aged or older worker.

When employers are asked why they prefer younger workers they reply that older workers are more likely to get sick, are more likely to have accidents on the job, are less dependable and they produce less than younger workers. They also say that older workers are set in their ways and that they don't get along well with the younger workers in the plant.

Of course, most of these things have no basis in fact. To the contrary, there is good evidence that older workers are absent from their jobs less than younger workers, that there is less turn-over among older workers, that they are usually very dependable and that they have skill and experience that come only after many years of work. Some employers are beginning to appreciate these assets of mature workers, but until such time as there is wider acceptance of them you will need to make it clear when you apply for a job that you can be depended upon and that you have many years of useful experience behind you.

The Labor Market

The difficulty which an older worker has in finding a job is also directly related to the condition of the labor market at the time he looks for work.

When there is a shortage of workers, older people have a much better chance of finding a job. You all know how, during the last war, employers were glad to hire middle-aged and older workers many of whom came out of retirement because they knew their country needed them. Just the opposite is true when there are too few jobs to go around. During the last depression, for example, older workers were the first to be laid off and if an older worker lost his job during the depression it was next to impossible to find another.

Part-time vs Full-time Work

A number of factors may result in your finding part-time rather than full-time work during your later years. One factor to keep in mind is that you can only earn a specified amount each month and still receive your social security benefits. Therefore, unless you decide to forego your social security benefits you will of necessity be limited in the amount you can earn. Of course, after age 72 you can earn as much as you want and still receive your social security payments. If you plan to work after retirement if is a good idea to go to your nearest Social Security Office and talk over your plans.

Older people also tend to seek part-time jobs after they retire because decreasing strength requires them to work less and at lighter jobs. In the interest of good health, it may pay a worker to cut down on the amount of work he does.

Availability of jobs may be a third factor which determines whether you have a part or full-time job. When older people go to an employment office, they usually find out that there are many more part-time jobs available. In other words, there is less competition for part-time jobs with young workers, most of whom are looking for a full-time job in order to support a family.

FIRST STEPS IN FINDING A JOB

Make a Personal Inventory

You want a job. What is the first step toward finding one? Before you do anything else you should think through what you are really capable of doing. You can take stock of your abilities by reviewing all of the jobs you have ever held. What did you have to know in order to do these jobs? Make a list of your skills and include those abilities which you have acquired outside of any regular job activity. Maybe in your spare time you acquired many other skills such as carpentry, gardening, painting or repair of machinery.

In addition to your work skills you probably have many personal qualities which are of interest to employers. Are you dependable? Do you try to do a good day's work? Do you take pride in your work? Unlike the younger worker who has not had time to prove himself you can usually offer proof of your dependability. Before you leave your old employer, ask him for a letter which will tell anyone to whom you wish to show it that you are a dependable, congenial worker.

On the other hand it is just as important to know your limitations. Some jobs may be out of the question because you haven't the physical strength to do them, you may not be able to do the bending or lifting that is required or you may not be able to stand the noise or dirt on some jobs.

Decide on the Specific Job

It is much better practice to look for a specific kind of job than to wander aimlessly from one employer to another asking, "Do you have a job – I can do anything." When employers have an applicant approach them this way, they usually figure that he cannot do any job well. This explains, of course, why in the preceeding paragraph we recommended strongly that you take stock of your skills and personal qualities before you begin your search for a job.

Ask Your Friends for Help

There doesn't seem to be much question about the fact that more people get jobs through friends, relatives, business associates, people they know in church including the clergyman, people they used to work with and former employers, than in any other way. Accordingly, you should let all of your friends and acquaintances know that you are looking for a job. Tell them what kind of a job you would like to do. To do this right you should call on everyone you think might be willing to help you find a job and sit down and talk with them about it.

Ask Your State Employment Service for Help

By looking in your telephone book for the employment service listed under your state you can locate the office nearest you. Here you will find people who are trained to find people jobs. There is no charge for this service. Moreover, the people at the employment service are better informed than anyone else on the number and kinds of jobs which are available in your community. You can be sure your wish to work will be given careful consideration.

Some state employment services have people trained especially to find jobs for older people. They know the problems faced by the older job applicant, they can help him assess his capacities and they can make suggestions about the best ways to approach an employer.

Read Your Newspapers

As you know, newspapers carry "Help Wanted" columns. When you are in the market for a job it helps to look them over, and sometimes you will have better luck by looking through the small local papers than the large city papers. You might also consider putting in a "Job Wanted" ad in the paper. Most newspapers will help you write the ad so that is tells a prospective employer what you can do in clear language.

JOBS FOR OLDER PEOPLE

On the basis of the kind of work you have been doing all your life you may have a fairly good idea of the kind of job you want after you retire. On the other hand, in the event that this is not possible, it may help to know something about other kinds of jobs which might be available to you as an older person.

First of all, certain jobs have many more older people in them than younger people. These are the so-called "service" kinds of jobs and the jobs that are classified as "managerial" or "proprietary." Incidentally, the managerial and proprietary jobs include many self-employed persons. Thus it may help to consider these kinds of job possibilities first.

What do we mean by a "service" type of job? Here are some examples:

Service Jobs for Men

- Houseman
- Cook
- Steward
- Chef
- Travel Guide
- Doorman
- Watchman
- Fireman
- Elevator Operator
- Janitor
- Yardman
- Bartender
- Hotel Clerk
- Waiter
- Barber
- Attendants (parks, bowling alley, pool parlor)
- Usher
- Guard

Service Jobs for Women

- Laundress
- Nursemaid
- Hostess
- Practical Nurse
- Nurses' Aid
- Housekeeper
- Chambermaid
- Waitress
- Checkroom Clerk
- Elevator Operator

Service kinds of jobs are most likely to be found in the following places:

- Churches
- Schools
- Stores
- Hotels
- Filling stations
- Restaurants & cafeterias
- Bakeries
- Refreshment stands
- Construction firms
- Hospitals
- Movie theaters
- Libraries & other public buildings
- Amusement parks

It is of special interest to know that over half of the people 65 and older placed by state employment services all over the country during a recent month were placed in service occupations such as these listed above.

Experience in placing older workers also indicated that they should look into the following kinds of jobs:

Other Jobs for Older Men

- Boilerman
- Mail Sorter
- Packer
- Filling Station Attendant
- Maintenance Worker
- School Policeman
- Assembler
- Gardener
- Sweeper
- Light Assembly Worker
- Messenger
- Salesman
- Tool or Stock Room Attendant
- Parking Lot Attendant
- Furniture Repairman

Other Jobs for Older Women

- Receptionist
- Telephone Operator
- Assembler
- Laundry Worker
- Baby Sitter
- Housekeeper or Companion
- Hemstitcher
- Sales Clerk
- Demonstrator
- Packer or Wrapper
- Kitchen Helper
- Seamstress
- Carpet Sewer
- Saleswoman (door to door)

SELF-EMPLOYMENT

Certainly you should not overlook the possibility of working for yourself. The other day we had the opportunity to talk with a retired worker who has set up his own business. Let us listen to his story in his own words.

> "I lost my wife a couple of years ago and before I retired, I figured I wouldn't be very happy sitting around the house all day doing nothing, so I worked out a plan where I could be my own boss and work as much as I wanted to. Even though I'm in fairly good health, I didn't want to work all day long. Here is what I did. While I was still working and making good money I bought me all the equipment – a special vacuum cleaner, electric scrubbing machines and supplies – I would need to set up a furniture and rug cleaning business. This is the best way to do it because this stuff costs a lot of money. I must have about $500.00 invested in my equipment.
>
> "Then I let a few people know that I was in business and I got some advertising cards printed up. I do all the work in peoples' homes. Actually I don't have to advertise anymore, because one lady tells another about my work. I have more jobs than I can handle this way.
>
> "Sure, it's lonely now that my wife is gone, but my work keeps me busy. Of course it's also nice to have the money coming in. One of these days I won't be able to work any more and I'll need the money to pay someone to look out for me."

This is just one example. It could be duplicated many times. Maybe you can have the same success starting up a business of your own such as one of these listed below:

Older Men

- Upholsterer
- Furniture Repairman
- Rug and Furniture Cleaner
- Toy Repairman
- Bicycle Repairman
- Sharpener (saws, scissors, knives, lawn mowers)
- Florist

Older Women

- Seamstress
- Baby Sitter
- Food Preparation (cakes, pies, candies)
- Gift Shop
- Craft Worker
- Laundress

One word of caution. Small self-operated businesses rise and fall by the hundreds every day, and when they fail they sometimes take with them a life-time's savings. Any business venture takes careful planning with attention given to markets for your product, efficient production, packaging, advertising, and sales.

Fortunately you can get help in starting your own business. The U.S. Department of Commerce has a department called the Small Business Administration with regional and branch offices in many of the major cities of the United States. Here you can get expert advice on how to start your own business. This department also publishes a number of very useful Small Business Bulletins. Your telephone book will indicate whether there is a U.S. Department of Commerce office in your community. If there is no office in your community write to the department in Washington, D.C.

A large part of the success in getting a job is in knowing how to present yourself and what you have to offer in the best possible manner. This is hardly possible if you are apologetic about the fact that you are asking for a job, or if you believe that no one is interested in hiring an older person. Here are some ways *not* to approach an employer:

"I'm 67 years old. I suppose you don't want to hire me."

"Every place I go they tell me I'm too old. I hope you have a job for me."

"I can do anything. Surely, you have something I can do."

Let us summarize the things to do to get a job in your older years:

1. Take stock of your skills and capacities. Know what you have to offer an employer.
2. Apply for a specific job rather than telling an employer you can do any job.
3. Tell your friends, acquaintances, former employers, union leaders, and clergyman that you are looking for a job. Remember this is the way most people get jobs.
4. Go to your state employment service. They know about available jobs and they can help you figure out what you can do. There is no charge for this service.
5. Remember that your chances of getting a part-time job are better than your chances of getting a full-time job.
6. Keep in mind that job opportunities for older people are most numerous in the service industries and that hotels, schools, churches, public buildings, restaurants, cafeterias, construction firms and bakeries are good places to look for these kinds of jobs.

7. Know something about the business or firm you are asking for a job. This will help you talk to the point and show the employer that you have the skills which he can use.
8. Have information about yourself ready when your employer asks you for it, and remember that you have a lifetime of experience behind you. This is something the young fellow does not have.
9. Be clean, neat and well-groomed when you apply for a job. The impression which your appearance gives is very important.
10. Speak up in the interview so that you can be heard and understood. Stick to the point and don't waste time talking about things that have no bearing on the job you want.
11. Thank the employer for the interview and leave promptly.

It certainly helps to be in the right place at the right time when you are looking for a job. Still, getting a job in your later years is something more than being lucky. For older people, especially, it is a matter of perservering, of being prepared, of using help from other people and of having faith in your ability to do a job well.

QUESTIONS TO THINK ABOUT

1. Why do you think employers sometimes turn down older people who are looking for work?
2. Do you have a good idea of the different kinds of jobs which you can perform well?
3. Do you happen to know any older person who was successful at finding a job? What kind of work is he doing? How did he find out about the job?

ACTIVITY FOR THE RETIREMENT YEARS

One thing is almost certain to happen after you retire: you are going to have more uncommitted time on your hands.

"That won't bother me," one older man said, "I've got plenty to do after I quit work."

"I've been working hard all my life," insisted another older man, "when I retire I plan to sit on my front porch and watch the world go by."

There are people who had a front-porch retirement figured out, and it worked. On the other hand, experience shows that most older people fine out eventually that they need to do something more than sit out their retirement years on the front porch, in a fishing boat, or in front of a television set.

The point which experience teaches is: older people do not have to wait until they retire to find out what they can do with their time. They can figure things out beforehand and plan accordingly.

What Happens With Retirement

The most obvious thing that happens when people retire is that they give up earning a living. However, when people quit working, they give up a lot more than their pay check, and frequently it is the loss of these other things which causes the most difficulty.

First, consider how often people make good friends on the job, and how frequently over the years their families have done a great deal together. When the retired man comes back to the plant it is not only because he misses the job – he enjoys seeing his old friends as well.

The job gives regularity to daily living. As long as people are working they know fairly well where they will be and what they will be doing for eight or more hours each day. Many people miss this regularity after they retire.

More than anything else the job makes people feel useful. Through it people show their ability to be independent and to give their family a decent living.

Obviously, these things do not become any less important after people retire. They still need friends. They still need to feel each day has a purpose; and they still need to be a useful and needed member of their family and community.

Preparing for retirement, therefore, is largely a task of finding activities which will give some of the same kinds of satisfactions which were enjoyed while on the job.

HOW TO FIGURE OUT WHAT TO DO IN RETIREMENT

Finding the right activities for retirement is a personal matter. Generally, different people like to do different things. Financial position, the state of one's health, make it possible to do some things in retirement but not others. There is, therefore, no master plan which works equally well for all older people.

The first and most important question which one has to ask himself as he starts to develop activities for his retirement years is: WHAT DO I WANT FROM LIFE AFTER I QUIT MY JOB? Here are some of the things which other older people have said they want most:

1. to be useful
2. to stay independent
3. to have plenty of friends
4. to help other people
5. to make my community a better place in which to live
6. to stay in touch with my family
7. to keep my mind active and alert
8. to work and earn some money
9. to keep my health
10. to relax

Are these the kind of things you want most after you retire? If so, how can they be achieved?

Obviously it is not possible to suggest all the things older people can do with their time after retirement. It is possible, however, to take notice of some of the things people can do, and more than this, to recommend that older people choose their retirement activities with a purpose in mind.

For example, almost everyone wants to have friends in his later years. Therefore, in preparing for retirement, older people should think about the things they can do to insure their having friends and opportunities to enjoy companionship. If people are lonely in their old age, there is a good possibility they did not make the effort to do things with other people, to keep in touch with old friends, or to make new friends.

The check-list which appears on the following pages shows how to choose retirement activities with a purpose. First, take a look at the various sections of the check-list. These sections represent purposes such as: to be useful, to help other people and to have friends. Then take a look at the different kinds of things to do each of the sections.

Now start at the top of the list. As you look over each activity and you find that you are now doing it, put a check mark on the line headed "Things I'm doing now."

After you do this, give some thought to the things you want to continue doing after you retire or the things which you are not doing but which you may want to do after you retire. Go down the list again and if you want to do any of these things after you retire, put a check on the lines headed "Things I want to do after I retire."

WHAT CAN I DO AFTER I RETIRE

Things I'm doing Now	Things I want to do after I retire	
		To Be Useful
______	______	Do my own repairs around the house
______	______	Do some work for pay
______	______	Volunteer my services to some worthwhile religious, union or community project
______	______	Grow my own vegetables
______	______	Do the work around the house or yard
______	______	Make my own clothes or make things for my grandchildren
		To Help Other People
______	______	Visit the sick or homebound
______	______	Help another older person get to church or synagoge
______	______	Repair clothing or furniture for needy families
______	______	Baby-sit with my grandchildren to give the parents a chance to get out
______ ______	______ ______	Offer my services to youth groups such as the Boy Scouts, Girl Scouts or Junior Achievement
		To Have Friends
______	______	Go and visit my old friends
______	______	Encourage my friends to come and visit me
______	______	Keep up my attendance at church or synagogue
______	______	Keep active in my club or society
______	______	Join a club or center for older people
______	______	Take an interest in other people
______	______	Join up with other people who like the same hobby as I do
______	______	Write letters to my friends

Things I'm doing Now	Things I want to do after I retire	
		To Stay Mentally Alert
______	______	Learn how to do a new hobby
______	______	Read books and newspaper
______	______	Discuss what is happening in the news with other people
______	______	Learn all I can about a place I've never seen
______	______	Take an adult education course to learn something I want to know
		To Keep Healthy and Physically Active
______	______	Find out what my doctor thinks I should do
______	______	Take some exercise every day such as a brisk walk
______	______	Work in my garden
______	______	Play an outdoor sport or game
______	______	Get enough rest every day
______	______	Eat the right kinds of food
		To Relax
______	______	Listen to the radio or watch TV
______	______	Go to the movies
______	______	Go to baseball games or other sport events
______	______	Just sit and take it easy
______	______	Play cards by myself
______	______	Play a musical instrument
______	______	Sew, knit or do some other kind of handwork
______	______	Take a nap every day

Now you are ready to take a good look at your situation. Look first at the column of things which you are doing now. If you have checked one or more of the activities in each of the sections there is a good chance you are living a fairly satisfying kind of life.

Now take a look at the column which shows the things you want to do after you retire. Did you tend to overlook most of the sections except the one called "To Relax"? If you did it is strongly recommended that you give further thought to the matter, not because there is anything wrong with wanting to relax. This is the way we conserve our energies or rebuild our strength. However, if all we plan to do after we retire is to sit and take it easy we are surely asking for loneliness and dissatisfaction.

Where to Get Help or Ideas

But someone says: "It's one thing to check off the things I want to do after I retire and something else to get to them. How do I begin?"

If You Want To Be Useful, To Help Other People,
Or To Serve Your Community:

1. Call your community information service
2. Talk to your clergyman or someone else in your church or synagogue
3. Call your Red Cross or Salvation Army
4. Call your Boy Scout, Girl Scout or Junior Achievement organization
5. Ask your friends if they have any ideas
6. Make a trip to your nearest library and ask the librarian for suggestions
7. Ask your doctor if he has any suggestions
8. Get together with other retired people and organize your own activity such as a visit-the-sick committee.

If You Want To Make New Friends:

1. Find out if there are any clubs or centers for older people in your community
2. See what your church has to offer
3. Visit your community center, preferably one in your neighborhood
4. If there is no activity center or club for older people, try to organize one with the help of your church or synagogue, your recreation department, your union or your city government

If You Want To Keep Mentally Alert:

1. See what your schools have to offer adults
2. Get acquainted with your library and what it has to offer
3. Visit your museum and see what it has to offer

Other clues to satisfactory retirement activities can be found by recalling the interests, skills and experiences which you may have had as a younger person but gave up when you married and the demands of raising a family became all consuming. One retired man told how as a boy he used to play the violin. He gave it up when he started to work. Now he is enjoying himself, going back to it.

The experiences of older people who have gone before can often prove helpful. Here is what they say about this business of remaining active, useful, and happy in retirement:

1. Keeping busy is not enough; neither is a hobby always enough. Retired people say that they are happiest when they are doing things which have a purpose or which contribute to the happiness of other people.
2. Plan to have many activities which you do with other people. Otherwise loneliness can become a problem in old age. In this connection it is important to plan some activities in which you and your spouse have a common interest.
3. Learning does not have to stop at age 65. More than one older person has proved the proposition that "an old dog can learn new tricks if he wants to."
4. Plan to have some activities which will keep you in touch with younger people.
5. Take into consideration the need to make long-range plans covering 15 to 20 years of your life. During part of this time you will need activity which does not make undue call on physical strength or the ability to get around.
6. Give your plan a try before you retire. Be ready for retirement with a variety of things which you find interesting and worthwhile to do.

The do-nothing approach to retirement may have made some sense 75 years ago. Then the 65 year old individual who had worked at hard physical labor all of his life didn't have much left in the way of health or energy for living. As a matter of fact, in those times, relatively few people lived past the age of 65. Today's older people reach retirement age in much better health, with more physical vigor, and with the expectation of many years of life ahead of them. But they can lose their health and vigor along with their jobs if they allow mind and body to become inactive. Making decisions about an active, useful, retirement is the best possible insurance against dissatisfaction, boredom, and poor health after retirement.

QUESTIONS TO THINK ABOUT

1. In your opinion why do some older people become bored and dissatisfied after they retire?
2. Do you agree or disagree with the statement that learning does not have to stop at age 65?
3. Think of the retired people you know. How would you describe those retired people who seem to enjoy life more then the rest?

FAMILY AND FRIENDS IN THE LATER YEARS

Someone said:

"When it comes to planning for the later years, I can see how it makes sense to think about the best ways to keep my health or to see to it that I am able to manage on my retirement income or to decide where I want to live – but I don't see what my family has to do with getting ready for the later years and retirement."

Of course, if nothing happened to the family as people grow older, there would be no reason for discussing it in a preparation for retirement program. But this is hardly the case. The older family is affected when income is reduced after retirement, when either the husband or wife passes away, or when older people decide that they are no longer able to maintain their own household.

Family life in the later years is also affected by drastic changes which have taken place in all American families over the past fifty years.

CHANGING FAMILY LIFE IN AMERICA

What was family life like when you were a child? It was different to be sure. Families not only lived differently, they had different goals, different ways of looking at things; also, they had different ways of treating their older folks. As a matter of fact, the changes in the American family over the past fifty years are as striking in many ways as the change from kerosene lamps to electric lights.

No one in particular decided to make these changes. They happened for the most part because we changed from a nation of farms and farmers to a nation of large cities and factory workers. Fifty years ago most families lived on farms. Now most families live in cities. Family life was one thing on the farm. It is an entirely different thing in a modern city. What do these differences mean to older people?

Families are Smaller

Along with our becoming a nation of large cities our families became smaller. As you know, it was not uncommon fifty years ago for families to have 8 to 10 children and for the family to include, in addition to the parents and their children, grandparents and possibly an unmarried aunt or uncle. The average size of today's family is 4 and it usually includes only the parents and their children. This means that grandparents had a place in family life 50 years ago which is not available to them at the present time. Being a part of a family in those days gave older people many advantages.

Houses are Smaller

Farm houses fifty years ago had to be large to make room for three generations. Frequently the large farm house had been built by the grandparents and as they got older one of the sons married and stayed on to farm the land and raise a family of his own. Today's city dwellings are smaller partly because families are smaller and partly because of the cost of building in cities. In most cases, there is no room for grandparents in a city apartment.

Older People Have to Support Themselves

On the farm nearly everyone from the boy of 6 to the grandfather of 66 had a job to do. The family worked as a unit in order to support itself. Older people were very useful to this kind of a family and as their strength decreased they could usually do less demanding work. Older people didn't retire from farm work in the same way that they retire from factory work. They worked as long as they could and their work was needed by the family. In turn, they had a place to live, enough to eat and the other things they needed. Today after retirement older people have to support themselves and unlike the older people on the farm they have to buy everything they need: food, housing, clothing, medical care, and so forth. Therefore, if children are to help their older parents nowadays it usually requires money.

The Family Becomes Separated

Living in a rural area 50 years ago meant that everybody knew everybody else. Although a few moved to some far away place, most people were born, grew up, married, raised a family and died within the same community. In other words, the family stayed together fairly well; members of the family saw each other frequently, helped each other in times of crisis, and enjoyed each other's company, especially at holiday time.

The picture is entirely different in a large city. Here it is very difficult to keep the family together. In order to get a job grown children frequently have to move across the country. Under these circumstances members of a family see each other less often and there is less opportunity to be of help to each other during difficult times.

Making Friends is More Difficult

Making friends seems to be more difficult in a large city. People can live next to each other for months without knowing each other's name. Older people in cities report that they go to church Sunday after Sunday and no one ever speaks to them.

The Young and the Old Look at Things Differently

Sometimes people have certain ideas about the way their children should treat them in their old age, and children do not always live up to these ideas. What is the reason for this difference in outlook? Certainly one reason is that the older people grew up to know one kind of family life; the children, another kind of family life. For example, in a farm family fifty years ago it would have been a disgrace not to give old parents a place to live and the care they needed. Family life was organized to make this possible.

Today in our large cities it is usually physically impossible in a small apartment or house to make room for a grandparent. And when it comes to giving money to help support an older parent, most young families find that they have very little left for this purpose after paying the rent, and feeding and clothing their children. In attempting to understand the situation we need to keep in mind that there used to be plenty of room for the old folks and much of the food that they ate was raised on the farm. As a matter of fact, it really worked the other way. Older people on the farm were an asset to the family. They could and did increase the income of the family in which they lived. Older people in the city are not so able to contribute to the income of a family.

Finally, changes in family living have resulted in older parents having far less authority over the lives of their grown children. On the farm grandfather usually had a great deal to say about the farm and how it was managed. Indeed, his advice was often sought on such matters as buying cattle, the best kind of crops to raise or the purchase of more land. Now when older parents attempt to exercise authority over the lives of their children or their grandchildren they usually get into considerable trouble.

No matter how we may feel about it, family life has changed and much of this change directly affects the lives of people when they grow older. To sum the matter up, it can be observed that today's older people cannot look to their children in the same way they did for financial support or a place to live.

So much for the roots of the problem.

YOUR OWN FAMILY

To insure good family living in our later years we need also to understand some of the changes which take place in our own lives as we grow older. For this purpose, let us consider the effect on our own family life of such common events as:

1. The children growing up and leaving home
2. The husband retiring from his job

3. The death of either the husband or wife
4. Older people leaving their own home and going to live someplace else.

The Children Leave Home

By the time people reach retirement age most of them no longer have any children living at home. How do parents feel about their children growing up and leaving the home?

Some parents are eager for their offspring to get out of the home, especially when the son or daughter has been a lot of trouble or worry. Other parents act in just the opposite manner. They try to hang on to their children and do everything they can to prevent them from leaving even to the point of refusing to give their approval to a prospective son-in-law or daughter-in-law. It is interesting in these cases to see how often the parent is depending on an unmarried adult child to support him or take care of him.

Most parents, on the other hand, feel a loss when all the children have left, but they learn to accept it because they realize this is the only way their children can grow up and make an independent life for themselves.

It may be the mother who senses the greatest loss, especially the mother who had no other interests in life except those of raising and caring for her family. This was her job and she gave her whole life and all of her energies to it. In many ways women who lose their children during the middle years are much like men when they retire from their jobs. When the children are gone there doesn't seem to be anything to do or anyone to do for.

We need only to look around among our acquaintances to see the different ways women handle this problem. Some of them go the work after the children leave home. Others busy themselves in their clubs and church activities. Some women express their need to raise and care for children by lavishing a great deal of attention on their grandchildren. Other women are fortunate enough to find this a time to enjoy life with their husbands in a way that wasn't possible when there was so much to be done to care for the children.

Losing one's children need not be upsetting if people prepare themselves for it by finding other interests and activities to replace those they have lost.

The Husband Retires

Things happen to family life when the husband retires. Having less money to live on after the breadwinner retires may create problems. For example, some men are proud of the fact that they earned a good living and it hurts their pride to have less to live on. When this happens the wife can be helpful by talking things over with her husband and making plans for getting along on what they have.

The wife may have her problems when the husband is around the house all day long. He disrupts her schedule. He gets in the way and when he is discontented with nothing to do he is bound to make her life uneasy. Here is what Mrs. A. said about the situation:

> "I'm certainly having my troubles since my husband retired. He sits around the house all day, and it's nearly driving me crazy. I can't get my work done. I practically have to chase him out of the house with a broom so I can do my cleaning. I don't like to have a man around when I'm doing my work."

These situations usually work themselves out. Here, too, a wife can help her husband adjust to a new way of life. You will notice that Mrs. A. was upset because her way of life was disrupted. She could find a solution to the problem if she tried to make a way of life for both herself and her husband. Some men will share the housework with their wives. But there is much more they can do together – take walks, find a hobby they both like to do, read to each other, take trips, work in the yard, entertain friends, go to church, and have a mutual interest in the grandchildren.

The Husband or Wife Passes Away

First of all, we need to realize that the problems of family living which result from the death of one of the marriage partners are more often faced by women than by men. By the time women reach 70 half of them are widows. When women lose their husbands they may also lose their livelihood as well as a great deal of the social life they used to have. As one widow put it: "No one ever invites me out since my husband died. Somehow I just don't fit in our old crowd anymore."

Obviously it is most difficult to set down any rules for adjusting to the death of one's husband or wife. At the same time many older people have found a way. Here are two examples:

> Mrs. B.: "At first I didn't think life was worth living. All I could do was think of the way life used to be when my husband was alive. So I just shut myself up with my sorrow. After a while I saw that this wasn't right. It wasn't right to myself or to my friends. Gradually I started seeing my friends again. I got interested in a club at church where we make things for orphan children in Korea. Now I get along pretty good. Life isn't what it used to be, but I feel as though I want to go on living."
>
> Mr. C.: "It's sure lonely now that my wife is gone. That's my biggest problem. But I was also the kind that never did anything around the house. At first I didn't know what to do. I couldn't cook and there were all the dirty clothes. Look at my place now, though. I'm real proud of it and I've

> learned how to do everything myself. I also got a job after my wife died. I've been retired a number of years but when she died I decided I needed something to occupy my mind. My job – it's only a part-time one– has been my salvation. Of course, my son and his family live on the street back of here and they come over nearly every day. One of my biggest pleasures is having my little grandson come over after school. We work around together. You should see him head for the cooky jar. His grandmother always kept it filled and so I do the same thing."

Possibly we can draw some observations from the experiences of these two older people who lost their spouses. Family life as well as a good many other things changed drastically for both of them after the death of their marriage partners. At first the widow shut herself up and refused to see her friends. Eventually she saw that this was useless and found activities with her friends and in her church which gave purpose to her life.

The widower also had problems which he overcame. He learned how to cook and take care of his home. He maintained contact with his family and he got a job.

Giving up One's Home

On first thought it may seem as though family life is finished when the older person leaves his own home to go and live someplace else, especially if that someplace else is a boarding home, an institution or a home for the aged. Actually living in a strange place such as these just mentioned need not be any worse than staying alone in one's own place. It can be a lot better.

More and more homes for the aged are becoming places where residents have the opportunity to make new friends, enjoy privacy and independence, and participate in many kinds of interesting activities; and although the older person may not have a family in the usual sense of the word, when he goes to live in a home for the aged, he can often find more friends and companionship there than he could have if he lived alone in his own home or apartment.

Living in a home for aged – one that recognizes the older person's need for companionship and activity – can also be better than going to live with one's children especially if there isn't room for the grandparent or if the young people resent having to take the old folks in. More than one older person has complained of being cut off from everything and everybody even though he was living in the midst of his own family.

In review, we have discussed some very basic changes in American family living over the past fifty years, as well as the changes we can expect in our own family living as we grow older. The effect of these changes upon older people is that they can no longer always look to their adult children for a place to live and for financial support. Despite the fact that these changes often work a hardship on older people, no one can be blamed for them, let alone one's children. It was inevitable that our family life should change as we became less and less a nation of farms and farmers and more and more a nation of cities and factory workers.

The best answer to these changes and to the problems which they create lies first of all in our ability to maintain independent living in our old age. Much is being done to make us financially independent in our old age through social security and pension programs. In addition to financial independence, we need to achieve emotional independence. We do this by living our own lives and allowing our children to live theirs, by developing a purpose to living which is uniquely our own, and by taking the initiative in solving our own problems.

At the same time no one should expect to achieve complete self-sufficiency. A few people, including members of our own family who are close to us, who care what happens to us and who readily come to our assistance when we need them, are just as important to our happiness as being self-sufficient.

QUESTIONS TO THINK ABOUT

1. What changes do you expect to take place in your family life during the retirement years?
2. What do you think is the basis for a good family life after retirement?
3. Why is it that some older people are lonely?
4. What are you doing to maintain contact with your friends and with members of your family?

WHERE TO LIVE AFTER RETIREMENT

Most everyone has to decide where to live not once but several times during his lifetime. During the younger years the place people live usually depends on where they work, how much money they make, or how many children they have. Therefore, younger people are most likely to move to a new house or location when their job changes, when they increase their income and can afford something different or when a growing family requires a larger home.

As people become older and retire, however, a somewhat different set of circumstances surrounds their choice of where to live. They are no longer tied down by their job and can live any place they want to. After the children grow up, they may find that their home is too large. Then, too, as people grow older, their home may become too expensive to keep up, or they may not have the strength or energy to take care of their place. Frequently, the question of where to live arises after the death of either the husband or wife. Any one of these circumstances can start people thinking about the best plan to follow:

Should I locate in a new place or stay where I am?

What are the things I should look into before I make up my mind?

Under what circumstances can living alone be satisfactory?

What can be done to make a success of living with one's children?

Where can older people go to live if they don't want to live with children or relatives or keep a place of their own?

What are these other places like and what should we know about them before deciding to live there?

Moving to a New Location

The decision to move to a new location should be made with care by all older people, and especially by those older people who plan to sell their home and leave the community in which they have lived for many years. This doesn't mean, however, that older people should never decide to make a change after they retire. In fact, many older people are doing just that and they are finding their new homes and locations as satisfactory or even more satisfactory than their old ones. But because a certain number of older people who pull up stakes and move to a new community become dissatisfied and wish they had never made the change, we believe it pays to think the matter through very carefully beforehand.

If we stop to think about it for a moment, we will realize that happiness with where we live is something more than having a roof over our heads. Let us look in on an older couple we visited the other day and see what things their home means to them.

Mr. and Mrs. Murphy are both over 65 and have lived in their house for 20 years. They have it paid for and over the years Mr. Murphy, who is handy with carpenter's tools, has spent a great deal of time improving the place. Everything about the home seems to fit the Murphys and their way of living except now that their children have grown up they no longer need four bedrooms. The yard and grounds surrounding the home show as much care and attention as does the inside of the house. Here is what the Murphys said about their home:

> "This is home to us. We've lived here most all our married life. All of our children were born and grew up here and every room is filled with a lot of memories. Even the furniture means something special. That table over there belonged to Mrs. Murphy's mother and this highchair was one that all of our children used. We still keep it for the grandchildren when they visit us. Some folks tell us that we don't need such a large place and we ought to get a smaller one, but as long as our children are able to come home for a visit we would like to keep this place.
>
> "Move someplace else? I can't imaging looking outdoors and not seeing that old pine tree in our back yard or that rose bush over there by the garage that we planted ten years ago. And I'd certainly miss our neighbors. We've got real good neighbors here. If we have any sickness they always come in and help. We do the same thing for them. Our best friends live across the street. We go back and forth often to visit – and our menfolk play cribbage at least three times a week.
>
> "Of course, what with all the business coming into this neighborhood, it isn't the fanciest place in town to live, but we like being close to things. There's a grocery store right around the corner, and our church is only two blocks away. Mrs. Murphy belongs to a club of churchwomen so that is real handy for her.
>
> "No one can say that we aren't our own boss here. It's never the same when you go to live in some one else's home. All of our children say that we can come and live with them but we tell them – not until we have to.
>
> "You know I retired four years ago, but I'm the kind that has to keep busy, so I was lucky to find a part-time job at the foundry. There isn't every place a man my age can find a job.
>
> "I suppose the day will come when we will have to do something different. Right now we have pretty good health, and if we get sick, our family doctor, who has taken care of us for years, will always come to see us. I must say I don't enjoy the winters and sometimes this house is more than I feel like keeping clean – part of it is the stairs. I don't climb them any more than I have to."

From what the Murphys told us, it isn't very difficult to figure out what their home means to them: it holds many memories; it is the place where all the family can get together; they are their own boss; their old friends live nearby; their church is only two blocks away and they have no trouble getting their groceries; Mr. Murphy is able in this community to have a part-time job; when they get sick, friends come in to help and the family doctor, who knows them well, is always available in an emergency; they even talked about their satisfaction with looking out of their window and seeing the old tree in the yard.

Certainly, if the Murphys were to move to a new location they would have to find some if not all of these satisfactions in order to be happy with the move. In fact, their story gives us the clue to what any older person has to do before deciding to leave the old place. First, he should figure out what he likes about his present home and surroundings, including the community in which he lives. Then, by one method or another he needs to find out whether the new location will give him the same kinds of satisfactions. If it doesn't he can be fairly sure that he will not be very happy with the change.

Of course, the best way to find out about such things as how much it will cost to live and whether there will be things to do and opportunity to make new friends is to try out the new location during a vacation or as a temporary arrangement before retirement. Having kept the old home during a "try-out" period one can always return if the new place doesn't work out.

On the other hand, there are some things which can be determined without actually visiting the new community, such as information about the climate throughout the year, transportation facilities, industries, recreational opportunities and churches. The public library has considerable information about most American communities. Additional information can be obtained by writing to the Chamber of Commerce and to the Secretary of State located in the state capitol.

To sum things up, here are the questions which need answers before deciding to pull up roots and move to a new place:

1. Will there be an opportunity to make new friends?
2. Will I have things to do with my time that I like to do?
3. Will I enjoy the climate throughout the year?
4. Will my family be able to come and visit me?
5. If I want to work, will I be able to find a job?
6. Will I be able to have some of my own things in the new place?
7. Is there a church of my faith in the community?
8. Will I be able to afford to live there?

9. Are there doctors and place for me to get medical care if I get sick?
10. Will there be activities available which I can share with my spouse?

Living Alone

When people get older, they live alone either because they have no other choice, or because they prefer living alone to giving up their independence, privacy and personal belongings. Among those who live alone are some who never married. There are many more older people, however, who are living alone following the death of a husband or wife. Making the best of this situation requires both thought and planning. Otherwise, older people find themselves lonely, with no friends, with nothing to do and as one widow put it, "sitting and staring at the four walls all day."

Here, then, are some rules which older people have suggested for living alone satisfactorily:

1. You should have some friends who will call on you and whom you can visit. More than just having friends, you need people with whom you like to go places and do things.
2. You also need some close friends with whom you can talk over anything and who will care what happens to you, especially when you get sick.
3. Some of your interests and activities should be the kind that take you out of your home, such as going to church or attending regular meetings of an organization or club. Try to find at least one activity which represents doing something for someone less fortunate than yourself.
4. Insofar as possible keep in touch with old acquaintances even though this can only be done by writing letters.
5. Take an interest in what is going on in the world, your country and your community. Make use of your voting privilege.
6. Make sure you prepare yourself well-balanced meals and eat some of of your meals with a friend or relative.
7. If you are the kind that likes plants or animals have them in your home to add interest and variety to your living. Birds make good company when you encourage them to come and eat at your windowsill.
8. A telephone is a handy thing to have when you want to get in touch with someone in time of need or when you cannot get out of the house and feel like talking with one of your friends.
9. Be a good neighbor to those who live nearby.

Living alone may not be the way you want to spend your retirement years. On the other hand, it has certain advantages and it can be a satisfactory arrangement if you make sure that you have friends and things to do which relieve loneliness and boredom and give purpose to living.

Living With Your Children

At the moment living with your children may be the last thing you plan to do after you retire, but because circumstances sometimes make it necessary or even desirable, we believe you will want to have an understanding of those things which make the arrangement a satisfactory one, and those things which create disappointment and unhappiness on all sides.

The idea of older and younger members of a family trying to figure out how best to get along under one roof seems strange or even disrespectful to some people. In any event, the comment is often heard: "I just couldn't bring myself to talk with Mother (or Father) about things of that sort." Discussion is even more difficult when, as is so often the case, older people go to live with their children at a time of serious illness, or when their spouse has died. And yet, it is exactly this reluctance to talk things over and reach an understanding that causes most of the difficulties later on.

To make living with your children work, we believe that everyone involved has to understand three things about grandparents:

1. That they have to live their own life.
2. That they have to do their share to maintain the household.
3. That they have to leave the responsibility of bringing up the children to their parents.

What do we mean by living your own life after you go to live with your children? It means first of all that you should have a place of your own, even though it is only one room. This should be a place where you can enjoy privacy, where you can use and arrange your things as you see fit, where you can go when you want to escape the usual noise and confusion of a young family, where you can sit and visit with your friends, where you can listen to your favorite radio programs, read, write letters, or watch TV. Of course, it helps one's peace of mind if you can have your room without denying it to someone else in the family.

Living your own life also means that you continue doing the kinds of things you liked doing when you had your own home, including such things as going out to visit with friends, going to church, or taking part in a club, lodge or society. This is more easily said than done especially when older people are too sick or disabled to leave the home, or when they go to live with children in an entirely new community. Everyone involved should appreciate the fact that it is much better in the long run to have your own friends and activities than to depend exclusively on the friends and activities of the younger members of the family.

For those who cannot get out of the home, efforts should be made to bring activities to the older person. For those who can still be active, it means looking around the neighborhood for other older people to associate with, attending church services and joining new groups of older people.

Any family which brings a grandparent to live with them and expects them to sit out the rest of their lives, doing nothing, is asking for trouble. To have purpose to living a grandparent needs to share the work required to maintain, operate, and support the household. As many families know, they can be a real asset by helping to prepare food, take care of the children, and do the chores around the house and yard. Unable to do their part, older people feel guilty for having to depend upon their children. However, two problems sometimes arise in this connection. Grandparents are imposed upon and expected to do more than their share of such things as preparing meals or baby-sitting, and on the other hand, they are sometimes never given the chance to help because the young people think they are too slow or that their ways are "old-fashioned."

If there are grandchildren, it is best from the start to have some understanding about them. Most people will agree that the final responsibility for their upbringing rests with their parents and not with their grandparents. Despite the fact that you may not approve of the things the grandchildren are doing, or the way their parents are raising them, it is best to keep a "hands-off" policy. This doesn't mean that you cannot have a helpful, friendly and mutually rewarding relationship with your grandchildren. Indeed, there is much you can do for and with them which their parents will not have time to do or couldn't do as well as you even though there was the time.

Finally, if you want to live at ease with your children you and they will need to examine your feelings about each other. You can be fairly sure that your children will resent being treated as children and not as adults with a family of their own.

No matter how one looks at it, going to live with one's children requires considerable give and take on the part of all concerned. It can and does work, however, in those instances when all members of the family (children, parents, and grandparents) understand the need to share responsibility and to respect the rights of all other individuals in the family. It almost never works satisfactorily when grandparents resent the way their children and grandchildren live, when they are given no responsibility for doing their share, when they feel guilty for having to accept help from their children, and when they fail to live their own lives and depend too much on the younger family for interests, friends and activities.

Living in a Home for the Aged

At the present time it may be difficult to know whether or not you will ever need to seek admission to a home or institution for the aged. The fact that you are still working, that you have your own place and expect to live there the rest of your life makes the prospect of living any place else rather remote. In preparing for retirement, however, it makes sense to take into account all possibilities including the possibility that you will become interested in a home for the aged at some future time.

By a home for the aged, we refer, of course, to those institutions which take care of a number of older people, some of whom are very old, frail, and unable to get around, and some of whom are in fairly good health and able to be quite active. Almost all of the older people in homes for the aged are there because they reached a point when they could no longer take care of their own place. Some of the homes are run by a public organization such as a city or county, while others are built and operated by a church, fraternal organization or union. As many as 200 older people live in some of the homes. Although some of them offer residents a private room, the usual arrangement is for two or more residents to share a room or ward. Residents who can be up and around usually eat together in a common dining room. Many of the homes have chapels for religious services. Almost all of the homes are able to take care of residents who become temporarily ill. A few of them are equipped to give hospital care for more serious or long-term illness. The cost of living in these homes varies considerably. Some of them are for people who can pay nothing, while others may charge several hundred dollars a month.

Recently we had the opportunity to visit one of the best homes for the aged in the country and to talk with some of the people who lived there. To be sure, it would be difficult to find many homes as good as this one. Nevertheless, it is encouraging to know that more of them are making real progress towards giving their residents the opportunity to live happy, useful lives.

Here is what one older woman said about the home we visited:

Question: Mrs. Jones, how long have you lived here?

Mrs. J.: About five years. After my husband died, I lived in my own home for a number of years. After a while, I just couldn't take care of it, and the doctor decided that I shouldn't live alone any longer. You see I'm 81 years old. People don't believe it because I get around so good. Well, I decided to come here – didn't want to at first – thought it was just like going to the "poor house." I remember my Dad talking about the "poor house" –what a disgrace it was for old people to have to go to a place like that – that you just go there to die. Mister, he was all wrong, we really live here!

Question: What do you mean – you really live here?

Mrs. J.: I mean what I say. I'm busy from morning to night. When I was in my own place I didn't see anyone from one day to the next, and all I did was sit at the window and watch the world go by. It was pretty lonely. Here you feel like getting up in the morning. There's always something to look forward to. Every week we plan a party of some kind – we do it ourselves – sometimes we play bingo, sometimes we have a program which we put on – you should of heard old Mr. — I forget his name – play the harmonica the other day. Then we can go down to the craft room any time we want to. We learn how to make things there. And we can sell some of the stuff we make – there's a store on the main floor where visitors come in. Over Christmas I sold a dozen pot holders I made and got almost five dollars for them.

Question: You like to make a little extra money?

Mrs. J.: Sure, who doesn't? But the place we really make some extra money is down in the workshop they have for us down in the basement. We do piece work. Companies send their work in and we do it. It isn't hard – sometimes we put wire through shipping tage – sometimes we put things together. You don't have to work if you don't want to – a lot of us like to, though, and I go down to work about three times a week – just two or three hours at a time. You're your own boss here.

Question: Your own boss?

Mrs. J.: Sure, we go and come here and nobody asks us nothing – it's just like home here. We even have a committee of old folks that represents us and figures out the rules we want to live by. Sure and we can pick out what we want to eat.

Question: How's your health been since you came here to live?

Mrs. J.: Better than in years – when I lived alone I never did eat right. Here we get the kind of food we need. And if you get sick they take good care of you – I always worried about that. When I came here my arm was so stiff, I could hardly raise it. They have a lady here who showed me how to exercise it, and now it is much better.

Question: Do you have any friends here?

Mrs. J.: More than ever before – we like doing things together. I help a lady friend when she gets sick and has to go to bed and she does the same for me. This is a real friendly place. When we feel good my friend and I get out too. Sometimes we go downtown shopping – you know, buy a hair-net or something you need.

Question: What do you like most about this place?

Mrs. J.: Well, it's like home to me. I feel at home here. I've got friends, plenty to do – all the comforts of home and no snow to shovel. I'm sorry I didn't come sooner.

Question: Are there some things not so good about this place?

Mrs. J.: Well, yes, I suppose you'd say so. After all, almost 200 old people like myself live here and it isn't exactly like living in your own place – Mrs. Brown shares this room with me and a person has to eat his meals here when they are ready but they're good meals. I wouldn't want to live any place else. I'm happy here.

If and when you have to make the decision to live in a home for old people you may want to remember what Mrs. Jones had to say. The home for old people in which she lived is one of the best in the country because it sees to it that the people go on living as healthy, useful and happy a life as possible. They have plenty of social activity; there is a friendly atmosphere in the home; they can earn a little extra money if they want to; they receive nutritious meals; there is a minimum of rules and regulations which restrict the individual; considerable attention is paid to keeping the person active and healthy and everyone has a say in how the home runs. These are the things to look for if and when you ever consider the possibility of living in an old age home or institution.

Of course, not all homes for old people have as much to offer as the one we just described. Fortunately for those of us who will eventually live in homes for the aged, however, more and more of them are becoming places where we will go gladly and not with fear and dread of what will happen to us.

In this statement we have considered the possibility that as we grow older we may need to change our way of living or live someplace else besides in our own home. If and when this happens we believe older people should be prepared and that they should know how to make the best decisions.

QUESTIONS TO THINK ABOUT

1. In your case what do you think might happen as you retire and get older to start you thinking about a new place to live?
2. What kinds of information should be obtained to help people make the best decisions about a new place to live?
3. Why is it that older people say they do not want to live with their children? Do you think it is a good idea to live nearby your children?
4. Do you know any older people who moved someplace else after retirement? To what extent are they satisfied or dissatisfied?

LEGAL AFFAIRS OF OLDER PEOPLE*

As people grow older and make plans for the retirement years legal questions usually arise. If something happens to me, how do I make sure my property will go to the people I intend to have it? Should I make a will? What happens if I do not make a will? Is it a good idea to own property jointly with my wife or someone else? I have heard it said that it costs a lot of money to have property go through the probate court. How much does it cost and under what circumstances does my property have to be probated? Is it a good idea to have my children administer my estate?

Each of these legal questions has an answer but the best answer for one person is not necessarily the best answer for someone else. For example, when you ask a lawyer whether you need to make a will he usually replies: "It all depends." Depends on what? It depends on many things. Hence, our purpose will be to discuss in general terms the circumstances surrounding a decision about various legal questions. It is our firm conviction, however, that a general discussion of legal problems such as we intend to present should never take the place of a competent lawyer giving you advice about a specific legal question once he has become fully informed about the situation and has determined what it is you want to do about it.

How Older People Feel About Their Property

Keeping this important recommendation in mind, let us turn to the interest which many people have in planning what is to be done with their property after death. First, let us define the term "property." We will use the term in a very broad sense to mean whatever you have that is yours–your land, your automobile, your bank accounts, your government bonds–all the things which you consider to be valuable and which you could sell or give away. Broadly speaking, this is your property and the question is, "What happens to it when you die, and what can you do to have your wishes about it carried out?"

"Well," you say, "that is something I'll never need to worry about. I'll probably use it all up before my death so why concern myself about it." This is an understandable reaction but two or three possibilities require your attention before you assume that you will have no property whatsoever at death. First of all, the older people get, the more they realize how important it is to have some money in the bank or some property to sell if they need to; and the closer they get to retirement the more convinced they are that they should conserve their property and not give it away or spend it any faster than is necessary. This being so there is the probability that you will have something left at the time of your death and, accordingly, some thought must be given to what you want to do about it.

---

*This chapter was prepared by Richard Wellman, Professor of Law, The University of Michigan Law School

It is certainly true that you can get rid of everything you own before your death. One way to do this is to convert your property into cash and buy an annuity from an insurance company. In this manner the insurance company will agree to pay you so much money each month for the rest of your life. If you live longer than the insurance company estimates you will, you win a kind of gamble. If you live less than the expected years, the insurance company wins the gamble. In any event, you have turned over your property for a fixed monthly payment during your lifetime and there will be nothing left at death. In other words, you have traded your property for income in your old age. However, this plan does not appeal to most people because they dislike the idea of losing control of their property and resent having to live on a fixed amount each month the rest of their lives.

Another way to trade your property for old age security is to turn over everything you own to a child or to a trusted friend with the understanding that he will take care of you for the rest of your life. Nowadays most people reject an arrangement of this kind–and for good reason. Children or friends can be completely honest when they enter into the arrangement but they cannot control everything that will happen to them or to the property you gave them. Divorce, death, accidents, and claims by creditors are only a few of the things which can upset the best intentions of those who agreed to take care of you.

Generally speaking, therefore, most people prefer to keep control of their property and to use it conservatively throughout the retirement years. All of this probably means that you are going to own property of one kind or another when you die. Now the question is: "What happens to it?"

What Happens To Property When The Owner Dies?

The first thing that happens to your property is that there is going to be a new owner. The new owner is going to be the person or persons you designate in a will; or, if you do not have a will, the new owners will be the heirs that state law designates as entitled to have the property. It is not necessary to do anything beforehand in order to have your property passed on to your heirs, and there is very little risk that your property will be lost or stolen before it gets to your heirs, or, for that matter, to anyone you name in a will.

To protect your property at your death the law gives the ownership of your property temporarily to an officer appointed by the probate court who is called an administrator. If you left a will naming who should administer your property, he is called an executor. This means that when an owner dies his property cannot be taken by the first person who comes along. The administrator or the executor, as the case may be, is required by law to collect all of the person's property and to protect it against any illegitimate claims. However, before he can distritute your property to its new owners he must determine what debts you owed and pay them. He has no choice in the matter.

The work it takes to protect your property costs money. The taxpayers in your community have nothing to gain and, therefore, they do not pay it. You pay it. That is to say, the cost of protecting your property and seeing to it that it goes to the people you want to have it comes out of the property you leave.

The payment which an administrator receives is usually stated in terms of a percentage of the value of the property owned by the dead person. Typically, the administrator or the executor hires a lawyer and the lawyer charges a percentage of the estate for his service. The two together, the lawyer's and the administrator's charges, can usually be estimated at five to six percent of all that you own at the time of your death that is in probate. Keep in mind that this five to six percent charge for administering the property of a deceased person applies whether you make a will or not. One other thing to keep in mind is that there is going to be a delay of from six months to a year before your property gets to its new owners whether or not you make a will.

The story so far is this: (1) you will probably own property at your death, (2) the protection of your property is assured by law, (3) there will be expense and delay before your property can be passed on to its new owners.

Who Is Going To Get Your Property?

The question now is this: "Do you want to choose the new owners or are you content with your property going to whomever the state says shall have it?" Here are some of the reasons why a good many people prefer to write a will and name who shall receive their property. Assuming that you are a resident of Michigan at the time of your death, Michigan law says of a man who is married and who has children that his widow will receive one-third and his children two-thirds of his property (the law in many other states is the same). Most husbands, for obvious reasons, want their wives to have all of their property, and it is only when the wife is through with it and does not need it any longer that they want it to pass on to their adult children. If the children are young, the husband usually wants his widow to have his property so that she can use it for raising the children. If the children are grown and on their own, giving them two-thirds makes the widow dependent upon the children.

There are other instances where the law's plan as to who are the heirs does not fit what most people want. If a man has a wife and no children, Michigan law and the law of many other states say that his widow gets half of the property and if he has parents they get the other half. If he has no parents and no children but has a wife and brothers and sisters, his widow gets half of the property and his brothers and sisters get the other half.

But to return to the assumption that you are a Michigan resident and that you have a wife and children. If you want your wife to have just a third and your children to have two-thirds, fine. Don't do a thing. Everything will be taken care of and you will not need a will. You should keep in mind, however, that the two-thirds that passes to your children may, if they die, pass on to their spouses and children. Moreover, if your children owe money, their creditors can get at their inheritance even though they would rather turn it over to their mother.

Do You Need A Will?

All of this explains why you may decide to leave a will. It is simply because you do not plan to give away your property before you die. You expect to have something left and you do not like the way state law will dispose of it. If this is your situation, you need a will. Here are some other reasons why you may decide to make a will:

1. You need a will if you want to take care of the possibility that your heir might not live very long. For example, a will in which you leave everything to your wife (or husband) might say, "I leave everything to my wife providing she survives me by ninety days." This hedges against the possibility that the two deaths may occur in a reasonably short period of time. The will would continue, "If she doesn't survive me by ninety days, I give the property to my children," or however you want it to go. If you do this, there is going to be only one administration, one probate, instead of the property passing to your widow and then on from her if she dies shortly after your death.
2. You need a will if you want your property to pass to your children but you want one of them to get more than another. You can, contrary to what a lot of people think, cut out your children if you want to and you can cut out relatives. The only requirement that is usually imposed by law is that you make it clear in your will that this is what you wanted done. In this instance, however, it is not enough to say how your

property is *not* supposed to go. The will must clearly dispose of your property to someone.

3. You need a will if you want to name your executor. If you have someone who knows you, knows your property and knows your affairs, it makes sense to have that person be your executor. It can be your wife (or husband), one of your children, a close friend, someone at your bank, a lawyer, or anyone else in whom you have confidence.
4. You need a will if you own land and wish to give your administrator or executor the power to sell it without the extra cost of a special court proceeding in order to get authorization for the sale.

In general, you can do just about anything you want to by will except keep your creditors from being paid or prevent your widow from taking her legal share of your estate. Even so, it is probably not a good plan to clutter up your will with detailed instructions for disposing of household furnishings and other minor possessions. The fact of the matter is that heirs frequently reach a mutual agreement about the distribution of household effects regardless of what is stated in the will. Moreover, the more detailed you make your will, the greater the likelihood that it will have to be changed.

How Do You Make Or Change A Will?

To read the laws of most states you might assume that it is not very difficult to make a will. All that is required is that it be in writing, that you sign it in the presence of two (sometimes three) witnesses who then sign to show they have witnessed. But having indicated how simple it is to make a will, it should be stressed that you should not try to write your own will. To do so is almost surely to ask for trouble later on. With few exceptions "homemade" wills fail to contain the precise language which is required to make certain that matters are handled exactly as the owner intends they should be. Therefore, to be safe you should assume that a will is a technical piece of business and that you should have a lawyer draw it up.

When you hire a lawyer to make your will, be prepared to discuss your situation frankly and completely. Moreover, when you talk with a lawyer he will probably want to inspect certain papers such as your deeds. The more information you can supply about your circumstances and your wishes the better your lawyer can advise you on your will. A will usually costs between $15 and $30 depending on the amount of time it takes to draw it up. In any event, most lawyers charge less than their time is worth because, having made your will, they stand to gain other legal business from you.

A will is subject to change at any time. However, one cannot change his will simply by writing in a change. A new will must be written which specifically revokes all previous wills. Under certain circumstances your lawyer can change your will by preparing an amendment or, in legal terms, a codicil. To get rid of a will all one has to do is tear it up. If this is done, it is desirable to make sure that all copies of the will have been destroyed.

When more than one copy is made of your will, your lawyer will probably have your signature and the witnesses' signatures placed only on the original which he will give you to safeguard. Usually your lawyer will keep one of the unsigned copies in his file. This raises the question of what you should do with the original signed will. You may want to leave it with your lawyer. Some people take their wills to the probate court for safekeeping. Others place them in a safe-deposit box or in a secure place at home, and they usually inform appropriate persons on their location, including their executor.

Are There Substitutes For A Will?

Some people think in terms of other arrangements that seem to them to take the place of a will. Specifically, many husbands and wives own their land, car, and bank account jointly and, if these joint arrangements are properly executed, it does not take a will to get the property from one to the other.

The problems of joint ownership are these. First of all, joint ownership means just that—two owners instead of one. It takes two to sell property held in joint ownership. If one of the owners becomes ill and needs a guardian, the jointly held property is tied up. Joint bank accounts are different. Here either can usually get all without the consent of the other.

Another problem with joint ownership is that people tend to think they can do without a will if everything is held jointly. What they overlook is that one of them is going to be the survivor and usually the survivor wants a will. The best plan is for both joint owners to have wills which deal with the possibility that one will survive the other. This takes care of the situation where the two are involved in a common accident and one dies a short time after the other, before he has had any chance to prepare a will. It also prevents oversight which works to prevent a survivor who had time to make a will from getting around to the matter.

The most serious problem with assuming that everything is in joint form is whether this is really the case. You cannot be sure about your land, your car, your bank account or your stocks and bonds unless a lawyer examines the appropriate papers and makes certain that your property is, in fact, held jointly according to the laws of the state in which you reside.

Who should set up joint ownerships? It usually makes sense between husbands and wives. To be sure, there is a risk here but it is no greater than the risk of getting along with each other. The limitations are much greater when people get into joint ownership with their children. As we indicated earlier, if children become incompetent, if they get into trouble with their creditors, or if there is a divorce or death, their fractional interest in what was once yours may be lost. Thus, to enter into joint ownership with a child just to prevent the five or six percent charge at the time your property is probated does not make much sense.

In conclusion, we have discussed a few of the important aspects of planning your property affairs. The purpose of this discussion has been to start you thinking and to help you make the best decision about the legal disposition of your property. Our best advice is to seek legal counsel should you have any questions about your affairs. If you are wondering how to get in touch with a competent lawyer, contact your local Bar Association or the Legal Aid Bureau in your community.

QUESTIONS TO THINK ABOUT

1. Should everyone have a will?
2. Does a will have anything to do with property which is owned jointly or with insurance policies?
3. How does one get in touch with a competent lawyer?
4. How much tax does the state and the federal government charge against an estate?
5. What happens when the parties involved do not have a will and they both die in an automobile accident?

A CHECKLIST OF THINGS TO DO BEFORE RETIREMENT

Planning is the first step to getting ready for retirement. By far the more important step is actually doing something about it. Therefore, the purpose of the retirement readiness checklist is to provide a list of things to do before retirement and a handy way to check them off as they are completed.

Here, then, are some suggestions for using the retirement readiness checklist:

1. There are five sections to the checklist, each section with a number of statements of things to do before retirement. Read each statement carefully. If you can say *Yes* to any of the statements put a check (✓) mark on the appropriate lines.
2. The statements which you are not able to check will suggest those things you may still want to do before you retire.
3. Read over the items periodically during the preparation for retirement program and add check marks each time you are able to say *Yes* to an additional statement.
4. Just before the end of the program go through all sections of the checklist and give yourself a +1 for each statement you check (✓) *Yes.* Add up your score for each section of the checklist and write it down in the box below. Add up your total score and ask yourself:
   a. How does my score compare with the total maximum score?
   b. What do I still need to do to be better prepared for retirement?
   c. Am I better prepared in some areas than in others?
   d. How much time do I need to become better prepared for retirement?

FIGURE YOUR RETIREMENT READINESS SCORE

	Sections	The Maximum Score	Your Score
I	Income	10	____
II	Health	10	____
III	Activities	10	____
IV	Family and Friends	5	____
V	A Place to Live	5	____
	Total	40	____

SECTION I

PREPARING TO LIVE ON MY INCOME AFTER RETIREMENT

Yes (CHECK THINGS YOU HAVE DONE)

_____ 1. I've found out how much it costs me to live now.

_____ 2. I am trying to cut down on my living expenses before I retire.

_____ 3. I've found out how much it will cost me to live after I retire.

_____ 4. I've found out what my income will be after I retire.

_____ 5. I've determined which of my living expenses are likely to be less after I retire, and which are likely to be more.

_____ 6. I'm paying up my big bills so that they will be out of the way by the time I retire.

_____ 7. I've tried living on the amount of money I'll get after I retire to see how things will work out.

_____ 8. I've reviewed my insurance policies to see whether they meet my present and future needs.

_____ 9. I've found out what I need to do to have some health insurance after I retire.

_____ 10. I've talked with the Social Security people to find out what I should do before I retire in order to get my Social Security.

_____ TOTAL SCORE

SECTION II
PREPARING FOR GOOD HEALTH IN RETIREMENT

Yes (CHECK THINGS YOU HAVE DONE)

___ 1. I get a general physical examination at least once a year whether or not I feel sick.

___ 2. I'm watching what I eat in order to keep my weight down.

___ 3. I get some exercise every day such as a brisk walk or working in my garden.

___ 4. I see to it that I get enough rest every day.

___ 5. I've found out what kinds of foods I should eat every day to keep healthy.

___ 6. I have my doctor tell me what medicine to take instead of "doctoring" myself.

___ 7. I check with my doctor if I have unusual pain or other symptoms.

___ 8. I take my physical limitations into account and try to live within them.

___ 9. I've checked over my home and corrected things that might make me fall or have some other kind of accident.

___ 10. I've had my eyes examined by a doctor during the past year.

___ TOTAL SCORE

SECTION III
PREPARING FOR THINGS TO DO AFTER I RETIRE

Yes (CHECK THINGS YOU HAVE DONE)

____ 1. I'm keeping up with events so that I shall not come to be regarded as a "has-been."

____ 2. I've made some new friends during the past year.

____ 3. I'm learning a new hobby which I will enjoy doing after I retire.

____ 4. My spouse and I have talked about things we can enjoy doing together in retirement.

____ 5. I'm making the effort to spend time with other people – at a church, at a synagogue, at a club, or at the homes of my friends.

____ 6. I take an interest in people who are younger than myself.

____ 7. I've selected some activities which will make me feel useful even though I will not be working.

____ 8. I'm doing some reading or taking part in an educational program to learn something new.

____ 9. I've visited a club or activity center for retired people to see what the club or center is like.

____10. I've talked with some retired people to see how they spend their time.

____ TOTAL SCORE

SECTION IV
PREPARING FOR A GOOD FAMILY LIFE AFTER I RETIRE

If you are married, answer these questions:

Yes (CHECK THINGS YOU HAVE DONE)

____ 1. I am keeping in touch with my children or relatives by visiting or writing letters.

____ 2. I let my children or relatives run their own affairs.

____ 3. We make it possible for our children or relatives to get together for special occasions.

____ 4. My spouse and I have made our retirement plans together.

____ 5. My spouse and I have made some friends in common.

____ TOTAL SCORE

If you are not married, answer these statements:

Yes (CHECK THINGS YOU HAVE DONE)

____ 1. I am keeping in touch with my relatives or close friends by visiting and writing letters.

____ 2. I let my relatives or close friends run their own affairs.

____ 3. I make it possible for my relatives or close friends to get together for special occasions.

____ 4. I've discussed my plans for retirement with my relatives or a close friend.

____ 5. I've made a few friends who are close enough to me to take the place of a family of my own.

____ TOTAL SCORE

SECTION V
PREPARING FOR A PLACE TO LIVE AFTER I RETIRE

If you are planning to stay where you are, answer these statements:

Yes (CHECK THINGS YOU HAVE DONE)

_____ 1. My wife and I are in agreement on the decision to stay where we are.

_____ 2. I've completed certain things on my place so that I won't have the expense after I retire.

_____ 3. I've considered other possibilities such as moving into a smaller place or making our place into two or more living units and renting one of them.

_____ 4. I've given some thought to what my neighborhood will be like ten or fifteen years from now.

_____ 5. I have given some thought to where I will want to go when I will not be able to keep my own place.

_____ TOTAL SCORE

If you are planning to move after you retire, answer these statements:

Yes (CHECK THINGS YOU HAVE DONE)

_____ 1. I've looked into the cost of living at the new place and decided I can afford to live there.

_____ 2. I've tested the climate at the new place during more than one season of the year and know I will like it.

_____ 3. I've made some new friends at the new place.

_____ 4. I've determined the fact that the new place will offer medical care when and if it is required.

_____ 5. I've made certain that there will be plenty to do at the new location.

_____ TOTAL SCORE

Part II
Short Stories

INTRODUCTION TO THE SHORT STORIES

Part II of this book is a collection of short stories written by Alfred H. Slote of The University of Michigan Television Center in collaboration with the author. Like the retirement themes in Part I the short stories are intended to encourage people to think.

The short stories are about *retired* people – how they felt and what they did in a particular situation. Most of them are based on interviews with people who were willing to tell their experiences in order that others might profit from them. A few of the stories, such as the one titled *Old Man Minich Knows, Or Does He,* were written as a result of having been on hand to observe an incident when it happened. Of course, names of people in the stories and the places where they live have been changed to respect their privacy.

At first glance the stories may seem too sketchy to tell much about the lives and feelings of people who have retired. A closer look, however, will reveal the fact that together they cover a wide range of human experiences –

THE FOURTH EVENT. This is an introduction to the series which encourages people to face up squarely to things that are likely to happen after retirement.

IT'S NOT EASY TO SLEEP LATE. This story tells how a man and his wife reacted to the first day of retirement.

A COWBOY SUITE FOR TAD. This is an unlikely title for a story about a retired couple, but appropriate nonetheless. Tad is the grandson. His grandparents have a vigorous discussion about buying him a cowboy suit and how they are going to make ends meet now that they are retired.

ONE NICE SUNNY MORNING. The weather was all right, but Mr. Davis was not. It all happened suddenly. Mr. Davis felt sick one nice sunny morning on his way downtown. The story tells what he did about it.

TO BE PROUD, TO BE OLD. The hopelessness of a distraught wife and the tragedy of a proud man going to pieces doesn't make very pleasant reading. But because these things can and do happen to older people we believe they should be discussed, especially in a preparation for retirement program where an attempt is made to take a realistic look at all possible aspects of retirement.

TIME: FRIEND OR FOE. Which is it? When a man retires he has much more time on his hands. How some older people felt about it and what they did are reported in this story.

OLD MAN MINICH KNOWS, OR DOES HE. Mr. Minich likes nothing better than spending his time talking about the good old days. How other people feel about it is another matter. The story raises a good many questions. Does Mr. Minich have a problem and is he likely to do anything about it?

THE EXPERIMENT IN LONELINESS. He was retired, a widower, and his children wanted him to come down to Texas and live with them. There was no sense in his living alone. He tried the arrangement and it failed. It is up to the reader to figure out why.

GOODBYE, GREEN KNOLLS' At first they thought Green Knolls was the perfect place to live their retirement years, but it didn't work out and they decided to move back home to Michigan. The question that the reader is almost certain to ask is whether the retired couple in this story could have prevented the mistake they made.

IT HAPPENED TO CARL BURNS. Carl Burns is a widower. This story compares life before and after the death of Carl's wife; and it raises the question of getting married again.

It will make very little difference to the people who told the stories whether the reader thinks they were very wise or very foolish to do the things they did. What, then, is the value of reading accounts like these in a preparation for retirement program? It was stated earlier that the stories are intended for people who have not retired. Thus their first purpose is to alert people ahead of time to situations which may happen after retirement. Being aware of what may happen, however, is not enough. One needs also, after he has read the stories, to ask himself some searching questions: Why is it people found themselves in the circumstances they describe? If I were faced with the same situation how would I feel and what would I do?

If the stories stimulate questions of this sort and prompt people to think through their feelings and reactions they will have served their purpose. To help achieve this objective the reader will find questions following each of the stories.

THE FOURTH EVENT

It used to be there were three great events in a man's life: when he was born, when he married, and when he died.

Now there's a fourth event: when he retires. This didn't use to be a problem in this country. Men worked until they died. "Joe died on the job," used to be a common expression.

Joe doesn't die on the job anymore. Medical science is keeping more people alive longer than at any time in history. So Joe, today, works till sixty-five . . . and then he stops working . . . and starts a new kind of life.

For some Joes . . . this new life is hard to get used to, for others it's a snap . . .

Some people will tell you retirement is all roses, a chance to fish, travel with the wife, build things in your basement.

Others will tell you it's pure hell, boredom, and feeling useless to yourself and everyone else.

"Retirement," says one old man who's been in it for twelve years, "is like life. You get out of it what you put into it. Sit around and feel sorry for yourself and things go from bad to worse. Get out and enjoy life, and retirement will be fun. It's no hardship not to punch a time clock."

But there are other problems just as tough as feeling sorry for one's self. Money's a real problem and there are no easy answers to the money question. We live in inflationary times. The price of bread rises faster than the Social Security check. If you don't own your own house, rent can go up too. If you do own your own house, taxes go up. Clothes, food, recreation, medicine . . . they all cost money.

What's the solution? There is no simple one. This is how one older worker sized up the situation: "It helps to own your own house. It helps if you've put away some money over the years. There are things working for you. You are not alone in this business. Social Security is working for you, pensions too. It's a fact that a lot of cities are providing lower rates on busses and streetcars for their older citizens. And it's a fact too that you just don't need as much money to live on when you get older. This doesn't mean you deny yourself the essentials or that you have to sit and stare at four walls all day. It's just that when you get old you don't expend the same energy you did when you were young. For one thing, you just don't eat as much. And you don't gadabout the way you used to. Where you used to go out to a movie or maybe a night club, now you stay at home and watch television or play cards. It's not because you have less money, but because your pace of living has slowed up."

Still money can be a real problem, and it's got to be faced, looked at squarely.

Another real problem is health. To enjoy retirement you have to have good health. Not perfect health, who's got perfect health?

One man has had a heart condition for twenty years. "So you take it into account," he says. "You learn to live with it, and forget about it. You don't walk the way you used to, when you get up from a chair you don't start moving right away. You stand still for a moment . . . and then you walk off. And you go for check-ups, check-ups are important."

"In spite of the cold war," says one man in his seventies, "we live in good times. Twenty years ago only the rich could afford to retire. Today, people like me can retire. We don't live like millionaires, but we don't have to beg for handouts either, or go live off our kids unless we want to."

There are going to be good things about retirement and there are going to be bad things. Retirement is like life, and as the man said: you get out of it what you put into it.

If you live with your children you may find yourself having problems. On the other hand it may work out perfectly all right. If you move to Florida or California after you retire, it may work out fine, or you may find yourself lonely and cut off from all your friends.

That raises the question of friends: if your friends are the people you know at the plant, what happens when you retire? What will you have to do to keep from losing your old friends?

It may be that you will lose your life's partner, your husband or your wife, and then you will know a loneliness such as you never have known before.

There is no single answer for any of these things. You are the answer . . . you, and how willing you are to look ahead and get ready for the retirement years.

Another worker now five years into his retirement said this:

> "When a person retires there is the consoling thought that he had made room for a younger man who is probably raising a family: and rightly so!
>
> "It is a far cry indeed from the old days when a man had to work until he couldn't keep up to production standards any longer and the burden of his remaining years was borne by his children.
>
> "But now old folks can maintain their own homes in their own communities. Their pension gives them the grand and glorious feeling of self-reliance and freedom of mind.

> "These facts should dispel the thought that retirement age means the end of the line. In my humble opinion it's definitely *not* the end of the line: it's the beginning of many wonderful years."

This was one man's opinion after being retired for five years – what will yours be?

QUESTIONS TO THINK ABOUT

1. Some people in this story say retirement is a good thing; others say it is a bad thing. What do you think?
2. Do the retired people you know sit around feeling sorry for themselves?
3. Do you agree with the man in the story who said you don't need as much to live on when you get older?
4. Do you believe that they are trying in this country to find an answer to some of the problems of older people?
5. What are you going to need to have a happy retirement?

IT'S NOT EASY TO SLEEP LATE

It was a very simple alarm clock. New, it had cost three dollars. Today Fred supposed you couldn't buy it for ten. The fact was that for thirty-seven years it had missed only once or twice. Monday through Friday, often on Saturdays, each morning it had gone off with a familiar old-fashioned clang-clang at 6:30 A.M. . . .

. . . and today, it had not sounded.

For a very good reason: he hadn't set it.

And yet, here he was at 6:30 A.M., wide awake, and staring at the silent clock. The birds were making noise outside, gray light was coming in their bedroom. By his side Millie was sleeping, stirring restlessly from time to time.

The first Monday in thirty-seven years that the clock hadn't gone off. And it was not beginning the way they'd pictured it. He and Millie had talked a lot about this first morning, the morning the old clock wouldn't sound. They would sleep till . . .

"Eight," said Millie.

"Not on your life. Nine."

"Let's compromise on ten."

And they had laughed about that first Monday of Fred's retirement. What would they do that first day?

Millie said they ought to go for a drive.

He thought maybe they ought to eat a big late breakfast and drop into a movie.

Millie voted for shopping on Main Street in the middle of a weekday. That would be a treat for him, Millie felt.

"How many things there'll be for us to do, Fred. Now that you're home all the time."

But all along, beneath the laughter and the plans, he knew there was something wrong – it might not work out that way. It was like when you were a kid and staring into a beautiful store window and thinking that all the stuff could be yours one day, and knowing in your heart it was a pipe dream.

And so this morning had come and the alarm hadn't gone off, and here he was wide awake, just as if he were ready to go to work. He was ready too. He could work. They had no business retiring him.

He closed his eyes. There was no sense in going over that again.

Outside he heard Ned's old car go up the street. Ned worked as a lathe operator in another town. He heard his neighbor Tony Spina come out his side door, go into his garage, start the car, and then leave it to warm up. Tony was five years from retirement. He and

Tony had worked together in a welding shop. Wally Morgan was closing his windows across the street. Wally was part of a car pool going to the plant. Milk bottles rattling, babies crying, cars beginning to move up the street taking men to work, another day starting, the old world getting a move on . . . and here he was lying there, trying to sleep, trying to enjoy his retirement.

I've got to sleep, he thought. I've got to sleep.

"Fred," Millie said quietly, "are you all right?"

Startled, he looked at her. She was looking at him with concern.

"Did you . . . did you wake up too?"

"Yes."

"That's silly. First morning in thirty-seven years you don't have to cook a breakfast at 6:30, and you wake up."

"You woke up too," Millie said.

"Well, with me – it's different."

"No," she said softly, "it's the same for us both. After thirty-seven years, Fred, you can't change overnight. It isn't easy to sleep late."

He nodded.

"I have a feeling, Fred, a lot of things aren't going to be easy. It's not going to be easy to sit around the house and talk, or visit the children, or go to a movie during the day. In thirty-seven years you build a rhythm, and then, one day, you stop it."

Fred looked at her. Her cheeks were a little swollen from sleep. But her eyes were clear – troubled, yes, but clear. She had waked too, and she was listening to the sounds too, maybe to other sounds, the sounds of women getting their men off to work. He hadn't thought of it till just now, but as long as he had been working at the plant – thirty-seven years, that long had he and Millie been married. A wife and a job. One stopped, but the other one didn't. The other one was still here, and that was the important thing. You weren't alone in this retirement fix, you had a woman you could count on, and who was counting on you.

No, Fred thought, looking at the ceiling, listening to Tony Spina get in his car and crunch down the driveway to the street, there were no easy answers, no short-cut solutions, but there were two people who would face it squarely.

"You don't have to just stop a rhythm," he heard himself saying, "you can change it too. You can make a new one."

He held her hand tightly and she held his. Outside Tony Spina drove to work – in the old world. But he and Millie had something to do too – build a new world for their later years.

QUESTIONS TO THINK ABOUT

1. Do you think Fred looked forward to retirement?
2. Why do you think Fred said he looked forward to the time the old clock wouldn't wake him out of a sound sleep and start him for the day's work?
3. Millie seems to have anticipated the time Fred would be home all day. How do you think women in general feel about their husbands being home all day?
4. Do you think Millie was right to say after thirty-seven years that you build a rhythm to life?
5. Fred says that he and Millie are going to make a new way of life for themselves. Do you think they will succeed? If so . . . why? If not . . . why not?

A COWBOY SUIT FOR TAD

Henry Benz looked up as his wife came in the door loaded with packages.

"Well, did they chase you out of the stores finally?"

Alice Benz laughed. She was a pretty woman, ten years younger than her husband. "No, Henry, there were plenty of people there when I left. Come here a minute. I want you to see the darling thing I bought little Tad."

"Can't I see it from here?"

"Henry, you're the laziest man I ever met."

Henry Benz laughed. "That's what retirement's done for me. Home four months now and I can't get out of a chair. Like I'm always telling the boys: the pay is no good but the hours are just fine. Good Heavens, what is it?"

"A cowboy suit, with real buckskin."

"You bought him a cowboy suit last year."

"Well, children don't stand still, Henry. They do something called growing. Feel the material."

"I'm feeling the price tag. Eight bucks!"

"If you shopped you'd know you couldn't get a good cowboy suit for less."

"I don't want to get a cowboy suit for less," Henry Benz said, trying not to sound the way he felt, trying to sound reasonable, "I don't want a cowboy suit at all. Alice, I walked downtown to have lunch with Tom and Dave so I could save us a quarter. You can't go out and, poof, just like that, buy a cowboy suit for eight dollars."

"Not for Tad?"

"Not for Gene Autry or Tom Mix! Alice, our income's been cut in half . . . now stop that, Alice, stop crying . . . "

"Henry, I can't not buy him things. Feel the material. The quality. Look at how it's made. Feel it, Henry . . ."

So he felt the material and it was good material because his wife always bought the best things and hadn't he always said that cheap stuff usually turned out to be expensive stuff in the end, and Tad was their only grandson. So he soothed his wife and wiped away her tears and she showed him some of the other things she bought for a visit to their children up north.

"A pipe for Bill. I can't stand his old pipe. And this scarf for Mary.

Isn't it lovely? Look how well it will go with her hair. And look at the designs on it, Henry . . . "

He looked at the designs. They were little music signs and as Alice talked on about the crowded stores he thought how you could pencil two vertical lines through the music signs and they would turn into dollar signs.

Music signs he didn't know anything about, but he knew about dollar signs. He'd been working for dollar signs all his life . . . since he was seventeen and held his first full time job. He had always worked for a living. Dollar signs bought bread for your family and kept a roof over your head. Dollar signs accumulated with overtime and doubletime, by getting to work promptly and doing your job well . . . dollar signs had put your son Bill through college and let the boy get a good job with an insurance company . . .

As long as he had his health and two good arms, he had never been afraid of not making money. He had always been a good provider. Now, he still had his health, but he had accumulated something else beside dollar signs: he had accumulated years . . . sixty-five of them. Last January 1st, he had retired and their income was cut in half.

Yet, for the past three months they had gone on living the way they had before. When was it going to catch up with them?

"I know what you're thinking, Henry," Alice said, watching him.

"What's that?" he asked, smiling.

"You're thinking I bought things for everyone except you."

"That's right," he forced a laugh.

"Well, I didn't forget you, Henry. Look . . . " She held out a pair of leather slippers, hand stitched, he saw. "After going to work all your life, I want you to feel comfortable around the house."

"Thank you, Alice," he said and kissed her, and took the slippers. It was true that he needed a new pair of slippers. It was probably true too that Tad needed a cowboy suit and Alice needed to buy things for people she loved. Just because you retired and your income was less than half of what it had been didn't mean you could change a lifetime of habits overnight – but what were you going to do? Let yourself go under? Some place along the line they had to stop and figure things out. Both of them, and soon!

QUESTIONS TO THINK ABOUT

1. Do you think Henry and Alice were silly to get into an argument over buying a cowboy suit for their grandson?
2. One gets the impression that Henry was doing everything he could do to save money and that his wife was throwing it away

on useless things like a cowboy suit. How do you size up the situation?

3. Do you think Henry should have become firm and told his wife she had to stop spending money on gifts for the grandson?
4. How reasonable is it for people to go on spending just as much after they retired as they did before they retired?
5. Henry seems to think that something has got to be done. If you were in Henry's shoes what would you do?

ONE NICE SUNNY MORNING

He had got halfway to the bus stop when he felt it. At first it was like a feather in his chest, and then it turned into a sharp pain. He gasped and reached for the nearest support which happened to be a telephone pole. He leaned against the pole, waiting for it to come again. It didn't, but his eyes were blurry and it felt as though someone had cut the muscles in his legs.

People walking by looked at him, but they didn't stop. Perhaps they thought he was drunk. People didn't want to be bothered; they didn't want to get involved.

"Hello, Mr. Davis . . . " It was Red, the boy who worked at the garage.

"Hello, Red."

"Can I help you?"

"Yes . . . Red, I think I feel a little upset. Could you call me a cab?"

"I got my car here . . . "the boy said, with a calm and dignity beyond his years, "Would you like me to take you to the hospital?"

"No, home. I just want to go home," he said.

"All right, Mr. Davis . . . you just get in easy . . . that's right. Sit back and relax and I'll have you home in a jiffy."

He closed his eyes. It had a nightmarish aspect. Just walking one nice sunny morning to take the bus downtown to visit with Harry and Mac and some of the other boys who had retired from the plant. It was the kind of morning when kids were out playing ball, baby carriages on the sidewalk, his wife Mary was home, airing the bedding, doing her housework, humming along with the radio. Just one nice sunny morning.

"Here we are, Mr. Davis. Suppose I help you up."

"I can make it, Red."

"Sure you can, Mr. Davis."

But he was glad Red was helping him and he was glad he had been there in the first place. Then Red somehow disappeared when Mary opened the door and saw him standing there.

"Joe, what's the matter?"

"Nothing. I'm all right. I better sit down."

"What happened? Here, sit here . . . Joe, what happened?"

When he told her, she was silent. Then she looked at him and said: "Joe, I'm going to call the doctor."

"Don't be foolish," he replied. "I'm all right now. It was a gas pain or a pulled muscle."

"Let the doctor tell you, Joe."

"Mary, we don't have money to spend on doctors. Just get me a glass of water and let me sit awhile."

And because he was the boss in his family, and because what he said, went, Mary did not telephone the doctor, and he sat. He sat that day, and the next, and the next day after that. He felt tired. He wasn't sleeping at night anymore. Over and over it went in his head. 'That was no gas pain or a pulled muscle. You had a heart attack. A heart attack.' Now it was only a matter of time, a matter of waiting.

So he sat on the couch and Mary talked to him, tried to get him interested in things, visiting the kids, going to a movie . . . but he didn't want to do anything. There was nothing to do anymore . . . just wait.

"Joe," she finally said, getting up her courage, "it's wrong, what you're doing to yourself. Sitting there, worrying. You've got to go to a doctor. You haven't had a check-up in over two years. Joe, go to a doctor."

But he wasn't going to a doctor. He didn't have to. He knew what he knew. He didn't need a doctor to tell him.

So he sat. And one morning, while he was sitting, trying to keep his mind on a television program, the doorbell rang.

Mary was on the phone. "Joe," she called, "will you get it?"

He answered the door. A young man with a black bag.

"Mr. Davis?"

"Yes," he replied, suspiciously.

"I'm Dr. Forster. Your wife asked me to come over. May I come in?"

What could he do? He had to let him in. Sure he was mad . . . but what could he do? A doctor . . . just in his thirties. What did he know? He wasn't sixty-five. He couldn't know what it meant to be walking along one sunny morning and all of a sudden –

"Well, your heart sounds good, your pulse is OK . . . your color is normal. So you got a good scare? Felt some pain right there?"

"Yes."

"You come in to the clinic and let's do some tests. At your age you ought to be looked over regularly. You'll be all right. It might have been a muscle spasm . . . any of a dozen other things. Then you got scared, and that could account for the way you felt. No drugs for you, Mr. Davis. But you come in next week to the clinic for a thorough check-up. Here's your appointment. You can go downtown, take in a ball game, help your wife with the dishes. I wouldn't lift steel safes or anything like that. But I'll tell you something: I just hope that when I'm your age I'm in as good a shape as you are."

And with that he was gone and Mary was suddenly off the telephone and looking at him anxiously.

"All right," he said grumpily, "you pulled one on me."

"Joe, I heard what he said."

"Bah . . . these youngsters. What do they know?"

"Joe, you didn't want to go to a doctor because you were afraid he'd tell you you had a heart condition. Now you're mad because he didn't tell you that."

He had to laugh, and Mary laughed too . . . thank God.

But he had to do some other things, too. He had to think out this business of sudden pains, blurry eyes . . . think about what you could make out of all these things if you sat around and let your imagination run away with you.

At sixty-five you couldn't do all the things you could do when you were thirty-five. But you weren't in the grave yet, not unless you put yourself there.

Check-ups cost money . . . but everything costs money. Check-ups were going to become part of his life now.

And then . . . there was one more thing to be done too.

"Joe, where are you going?"

"I'm going down to the garage and thank Red for helping me the other morning. Then I'm going to take the bus downtown and look up Mac and Harry, and the other boys. It's a nice sunny morning."

QUESTIONS TO THINK ABOUT

1. Why do you think Joe Davis refused to let his wife call the doctor?
2. What made Joe so sure he had a heart attack?
3. It was two years since Joe had a medical check-up. At his age how often should he have gone to a doctor for a check-up?
4. Joe said he didn't have money to spend on doctors. Do you think this was actually the case or do you think Joe used this as an excuse?
5. Joe sat around worrying about his condition for three days before he saw a doctor. What would you have done?

TO BE PROUD, TO BE OLD

She was at the window because she wanted to see him coming. She wanted to see him before he saw her.

In a few moments he came around Hammond's Grocery, and the way he walked, his eyes on the ground, his shoulders slumped underneath his work shirt, she knew they had turned him down.

She closed her eyes and sat down. God give me strength. Please help me, she prayed.

When he opened the door, she had a smile on her face.

"Hello, Bert, I'll have dinner for you in just a few minutes."

"I'm not hungry," he grunted, and walked by her and went into the bedroom and slammed the door.

"Bert, please," she said, "can't we talk about it?"

"There's nothing to talk about," he said curtly, "they turned me down. They don't need an old man in their shop. They don't need an old man in the gas station, they don't need an old man anywhere."

She opened the door quietly. He was standing there, facing the wall, his hands clenched into fists.

"There's no place for men over sixty in this world, Mary. Look at my muscles, look at me . . . do I look like I'm going to die tomorrow . . . but they're not hiring men my age, as if we were some sort of disease. I begged the guy at the gas station. I used to grease cars. Give me a break. I can put in a good four or five hours work a day for you . . .'Nothin' doing, Grampa,' he says, 'you might slip on the grease and break a leg.'

"Me . . . slip on the grease? Damn it, what are they trying to do to you? Put you in the grave before your time? I'm not ready to die! I'm not ready to kick – "

"Bert, please . . . the neighbors . . . calm yourself. Bert, the world's not coming to an end. Oh, I begged you not to go out looking for work . . . Bert, come, let's eat dinner."

"I'm not hungry," he said in a whisper, and sat down on the bed and buried his face in his hands.

This was the part she couldn't take. She closed the door and stood outside, hoping against hope he wouldn't, the way it had happened before. But in a moment she heard him. Bert Pavlik, sixty-four years old, crying like a baby . . .

She walked into the kitchen and sat down at the table. Now what was she going to do? Who could she turn to for help?

She went to the telephone and called the same person she had called last time. Their family doctor . . . he was the only one she could think of.

"Dr. Curtis," she said, trying not to cry herself, trying to keep calm, "this is Mary Pavlik. Bert's wife. You've got to come over and help us, Doctor. Bert went looking for work again today. I tried to stop him. But he's a proud man. And they turned him down again, and it's just like it was last May, only it can't go on for two months again this time because I can't take it. I just can't take it again, Doctor."

The doctor spoke calmingly to her and told her he'd call a prescription for a tranquilizer into the drug store. And when he was done, she thanked him and hung up.

She sat there looking at the food. She wasn't hungry. She'd lost her appetite. She got up and went to the bedroom. It was deathly quiet in there. For a moment, panic swept her. She opened the door quickly. He was still sitting there, his head in his hands.

"Bert, please come eat," she said softly. "Bert, we can't go on like this. I love you, I need you, I want you . . . "

He looked up at her blankly, as if she were a stranger.

"What? What did you say?"

"Oh, Bert . . . " She burst into tears and ran to him and cradled his head against her body. "Bert, Bert, Bert . . . these were supposed to be the good years. The golden years. Bert, we mustn't lose these years . . . we mustn't . . . "

She cried like a child too; sometimes it was so good to cry.

QUESTIONS TO THINK ABOUT

1. What has gone wrong in this couples' "golden years?"
2. Why does Bert place so much emphasis on finding a job?
3. Do you think Bert used the right approach to getting a job?
4. Who do you think is worse off in this story, Mary or her husband, Bert?
5. How would you help this retired couple? What advice would you give Bert and Mary?

TIME: FRIEND OR FOE

Once there was a reporter, a young man, who was assigned to get answers to the question: what's time?

This is what he found.

For a kid in summer, time is walking along with a fishing pole over your shoulder, time is a long railroad track that goes on and on. And it's all ahead of you.

For a man in his thirties with an alarm clock waking him up at six and the cries of his kids greeting him at five, time's a pressure cooker in which he's trying to keep his head above water: paying bills, getting to work on time, painting the house, sanding away rust spots on the car, worrying about the high cost of living, getting in overtime, meeting payments . . . and setting the alarm for the next morning.

For the man in his sixties . . . just retired: time can be something else.

"You can't become a kid again," said one retired man to the reporter. "Someone said retirement's like being reborn again. Well, it isn't. You know too much. You've been too much. You've been useful all your life and suddenly you're useless. All your life you've been wearing a harness, and then zingo, one morning the harness is off. And you got time on your hands."

What could you do with time on your hands? Could you become a kid again and go fishing all day and every day? Could you fill up time with television programs? Could you do, would you want to do, what one man found himself doing?

"I was driving my wife crazy hanging around the house watching TV. I was driving myself crazy. 'Get out of the house,' she said to me. So I got out. I didn't know where to go. I began walking. I walked up one street and down another. It was crazy. It was no good."

Time is a friend or a foe. If you have to think about it, time can turn into an enemy.

"I figured that 'time,' after I retired, would be like a great big box which I had to fill up each day. So I began to make plans the day after I retired. In the morning I'd fill my box with sleeping late, then breakfast, then the morning paper, then a walk, then watch some TV, then lunch, then a nap, then maybe go down to the park and watch the kids play softball, then come home with the afternoon paper, read it, then supper, then do the dishes with the wife, then some TV and then to bed.

"So every day," said the retired machinist, "I filled my box with that routine, but the trouble was that the box wouldn't fill . . . and I got tired of what I was filling it with, so I gave up and just sat on the old rocker and watched the world go by."

Yet, the reporter found out, there were retired workers for whom time was no problem, something they didn't think about at all.

"Me," said one man, "I was a welder in the parts department of an automobile factory. Now I'm welding for myself and my neighbors. I make weather vanes, bird houses, rails for steps . . . I'm repairing things all over the neighborhood. You know, I had to knock out the side of my garage and make it twice as big for my workshop. I'm in there at eight in the morning and out at eight at night. I'm teaching some neighborhood kids about welding too. Time . . . there isn't time enough."

Then there was the big heavy-set man who had been a shop steward in an airplane factory for thirteen years.

"I got no retirement problem because I'm not retired. The day I quit work I went down the block and spoke to this landlord and said: 'Look, your building is falling apart slowly because it doesn't pay you to hire someone to keep it up. Well, it'll pay you to hire me to spend two hours a day looking after it. Minor repairs. Little things.'

"I made that proposition to six landlords and three of them took me up on it. A good idea . . . save money for them and make a little for me, and keep me busy . . . six hours a day. My own boss . . . my own pace. The way I see it, Mister, retirement is something you either lick or it licks you. You got to get started on it right away. Maybe even before right away. Maybe ten years before. Maybe when you're fifty and it seems like it will never happen. The trouble with most guys is that they take one thing at a time. They won't think ahead . . . they can't see it coming till it's in their lap."

The reporter met one man who had thought ahead. He had been a lathe operator in a small factory in Chicago. This man had lived in Chicago all his life. Born in the city, married in the city, worked in the city. But his wife was from the country and she kept talking about going back.

"It was to be an experiment," said the man. "You don't turn into a farmer when you've been a city man all your life. But this land was cheap; it was out past the suburbs. We bought an acre at a time, starting when I was fifty – and now we got fourteen acres, and a small two-bedroom house. I grow roses, orchids, Shasta daisies . . . whatever I want to grow. Sometimes I sell the flowers, sometimes I don't. The money helps, but we've got my pension and our Social Security. If someone had told me that I would be bringing up daisies while I was still alive and kicking, I would have told them they were nuts. No, I don't think of it as a hobby . . . I just think of it as my new life. No, I don't think about time . . . except when my wife calls me and says it's time to eat."

Time was a lot of things, thought the reporter, who was young, and had years to go before he retired. Time was feeling useless or useful, unwanted or wanted, undignified or dignified. Time was a long railroad track, a pressure cooker, a rocking chair, a TV set, a welding shop, older houses that needed older hands, an acre of roses that sometimes you sold and sometimes you didn't, but from which you always derived profit.

Time, concluded the reporter, was the man himself, and what he was willing to make of himself in the years ahead.

Time was planning ahead.

Time was Friend or Foe.

QUESTIONS TO THINK ABOUT

1. Some of the retired people in this story had a problem with time; others did not. What appears to have made the difference?
2. Why is it that a retired person can fill up every minute of the day and still be dissatisfied?
3. One of the retired men in this story lived in a city all of his life. After retiring he went to live on a small farm. What do you think had to be done to make it work out as well as it did?
4. Do you agree with the retired airplane factory worker who said, "The trouble with most guys is that they take one thing at a time. They won't think ahead . . . they can't see it coming until it's in their laps."?
5. What are you going to do with your free time after you retire?

OLD MAN MINICH KNOWS, OR DOES HE

Laura saw him first.

"Jane, would you take the window for a minute?"

"All right," Jane said, from the desk where she was stamping receipts.

She was no sooner at the window when she saw why Laura had ducked out. Old man Minich was coming into the building.

"Oh, Laura, I waited on him last time."

But Laura went giggling off into the inner office and once again she was stuck with Mr. Minich.

"Hello, Mr. Minich."

"Hello, young lady. First of the month and here's my gas bill."

"$10.42. Just right. Thank you, Mr. Minich."

For a wild second it occurred to her that Mr. Minich would leave, but he settled himself at the window, resting one elbow on the ledge.

"Well, what's new at the gas company?"

Jane resumed stamping receipts. "Nothing much, Mr. Minich."

"Saw your Uncle Charlie down at Mill Lake Saturday."

"Did you?"

"Yes, I did. Caught twenty bluegill too. You like bluegill, Jane?"

"No, Mr. Minich. I don't really."

"Say, how's that young Army beau of yours . . . Harry Walton?"

"Oh, Mr. Minich – "

"You know, Jane . . . there's one thing that's really changed. The United States Army. When I was in the Army during the first war, why they really disciplined us then. None of this six months in and six months out. Those sergeants sure didn't coddle us then the way they coddle these youngsters now. No, sir. You took your lumps and liked it. In the old days, you didn't write your congressman if they put you on KP. If you tried anything like that, why they landed on you twice as bad. In the old days, you couldn't . . . "

Jane hesitated, and then, tense, went on stamping the receipts. Once in a while she'd look up at Mr. Minich and smile as if she were interested in what he was saying. But she didn't even have to do that. You didn't even have to look interested to get Mr. Minich talking about the good old days. After he got through here he'd walk down the street to pay his phone bill and he'd talk to Ann Haynie for an hour, driving poor Ann crazy. Then he'd go down to the electric company and talk for an hour to Pete Cook who handled payments there. Customers would come and go and Mr. Minich would amiably wait till each did his business and then he'd talk to Pete some more about the good old days. Everyone really liked Mr. Minich, but since he'd retired, he had too much time on his hands and his idea of passing time was to go downtown, on any excuse whatsoever, and buttonhole people.

Behind her, in the inner office, Jane could hear Laura still giggling. But she went on nodding and stamping receipts and Mr. Minich went on talking.

* * * * *

"Where are you, Emma?" Mr. Minich called out.

"I'm in here dusting. There's soup and a sandwich for lunch, Henry."

"Always dusting and vacuuming," Mr. Minich said, coming into the living room and sitting down. "Don't you know when to stop?"

"Now, Henry," Mrs. Minich said pleasantly, but firmly, "this is my house, my job. I know how to handle it. Why don't you go and eat your soup?"

"When will you be done with your housework?"

"Why, I've hardly got started, Henry. Marge Hopkins called me up and we chatted, and I've fallen behind. I won't be through till five . . . "

"I thought maybe you'd like to go downtown and have a cup of coffee with me."

"Henry, I'd love to do that, but I've got too much to do here. Could you move your feet, I want to dust under there? Why don't you eat your soup? I'd like to start working in the kitchen in a little while. Henry, you really are in the way here."

"*All right, Emma,*" *Mr. Minich said, getting up and going into the* kitchen. He poured the soup into a bowl and unwrapped the sandwich from the wax paper.

"Well," he said, cheerfully, "I paid the gas, telephone, and electric bills this morning. Had some nice chats with the folks downtown."

"Did you, my dear? Isn't it awful about Jane Sawyer's fiance?"

"You mean . . . Harry? What happened to him?"

"Didn't she tell you? He was in a training accident. He's in the hospital. They may have to amputate his arm. Jane's going to fly down there this weekend."

Mr. Minich looked at his sandwich and his bowl of soup. "No, she didn't mention it to me. I wonder why . . ."

But he knew why. Mr. Minich knew why. He knew he hadn't given her a chance to say anything. Mr. Minich knew all about it. He had even seen Laura duck out of the window when she saw him coming.

You take an old man who stops you on the street corner and wants to talk about life in the old days and goes on and on while you listen politely, your mind elsewhere – call him a bore to yourself, call him a fool to yourself – but don't think part of him doesn't know what's going on. Don't think part of him doesn't know he has too much time on his hands. We all live the way we have to live: the Jane Sawyers, the Pete Cooks, the Lauras, the old man Minichs . . .

A training accident, Mr. Minich thought.

He called out to his wife: "You know, Emma, in the old days, we had sergeants who wouldn't let you use equipment unless you were checked out thoroughly. In the old days . . . "

But the hard whine of the vacuum cleaner met his ears, and he stopped talking.

QUESTIONS TO THINK ABOUT

1. Why is it that Mr. Minich puts so much emphasis on the good old days?
2. Do you think Mr. Minich has a problem?
3. Do you feel like criticizing the young people in the story for the way they react to Mr. Minich?
4. How do you feel about Mr. Minich's wife, Emma?
5. If Mr. Minich has a problem, what is a possible solution?

THE EXPERIMENT IN LONELINESS

It was to be an experiment. He was retired, a widower, and his son and daughter-in-law wanted him to come down to Texas to live with them and the children. There was no sense in his living alone in Michigan in a rented room. Why not be with his family?

They had an attic bedroom that they had finished off just for him, with heat in it, and a toilet and shower stall, so he could have as much privacy as he wanted. They even put a TV set in the room.

It was hard to leave all their friends in Detroit. Although his wife had been dead for over a year he still thought of them as *their* friends. They had all been loyal after she died, and when they found he had decided to move to Texas to live with his son and daughter-in-law, they gave him a party and saw him off on the train.

In Taxas the whole family met him at the station, and he marveled at how his grandchildren had grown. The older boy was in high school already, the girl wore lipstick, and the younger boy was the image of his father. He had pictures of all of them in his rented room in Detroit, but pictures were no substitute for people.

It was going to be wonderful, he thought, and for the first week or so it was just that. They had much to say to each other, and he went with his son to the plant and met his son's friends, went to the movies with his daughter-in-law, watched the older boy play football and took long walks with his granddaughter, and taught the younger boy to play checkers.

It looked like it was all going to work out wonderfully . . . yet just eight months later he was back on the train for Michigan. He had had enough and so had they. The experiment had failed. On the train he kept asking himself, over and over, where had it all gone wrong?

The bedroom was nice, so was the shower, toilet, and TV. But had they expected him to live in the room twenty-four hours a day? After the first week or so they seemed to resent his coming down to the living room. Every time he smoked his pipe he could see his daughter-in-law was annoyed.

Well, he would have like to tell them, if I were going to stay in a bedroom by myself I wouldn't have bothered to move to Texas.

Then there was the town. He tried to get to know the town, but a man sixty-eight years old doesn't fit easily into other people's routines. It was a nice town, and the people were friendly and courteous, but they weren't the kind of people he was used to. They had different ways, different customs, different ways of talking. There weren't many people his age either. All his son and daughter-in-law's friends were young people who, naturally, had different interests than he, or who liked to talk about the problems of bringing up children – problems he and his wife had left behind twenty years ago. So he sat there and smoked his pipe and once when he left a party about 10 o'clock to go upstairs, he overheard one of his daughter-in-law's friends say: "Does he always just sit there like that? It would drive me crazy."

He shut his door quickly. He didn't want to hear what his daughter-in-law replied. Yet he liked his daughter-in-law. She was a good wife to his son, a good mother to her children, and a neat housekeeper. But she always managed to make him feel that he was dirtying up the house. He wanted to tell her he was too old to give up smoking a pipe.

And then there were the kids. Pictures were no substitute for people, but he seemed to put his foot in his mouth every time he talked about the kids. This business of letting the older boy have the car for an evening. He and his wife had never permitted their son anything like that. And the girl was always playing the radio as if everyone were deaf, including her. He just quietly remarked that he and his wife would never have permitted a child to make so much noise. Children should be seen, not heard. And the tight little look appeared on his daughter-in-law's face, and he knew he'd done it again.

There was no one for him to talk to. The children had a world of their own. When they brought their friends in they always said: "That's Grampa," and rushed their friends to another room, as if he were a fixture in the living room, a lamp or a chair, to be looked at and then ignored.

His daughter-in-law had her own world, and his son was wrapped up in his work at the plant. Whenever he tried to ask him questions about the work, his son would say: "You wouldn't understand it, Dad. Things have changed since your time."

There was no one for him to talk to, and when he did say something, it was always the wrong thing. It got to the point where he had to think twice before he said anything. It was like wearing a strait jacket on your mind all day long. Sometimes he'd sit in the room and watch TV and he felt freer alone in the room. But after a while he'd start thinking what if his wife could see him now. Then more thoughts like that got on his mind and he knew it was time to get out of the room and stop feeling sorry for himself.

But get out of the room and go where? To the living room and his daughter-in-law's disapproving look?

To a town where he didn't know a soul, where people talked about things he didn't know anything about?

Go where?

The answer was staring him right in the face. Go home, back to his friends.

So eight months later he was back on a train for Michigan. The experiment had failed. Pictures were no substitute for people, and blood was thicker than water . . . but sometimes a man could be more lonely in the middle of his family than he could be living alone in a city. So he went home: to a rented room and freedom.

QUESTIONS TO THINK ABOUT

1. Do you think this man's family was right in encouraging him to come to live with them in Texas?
2. Would you say that his children tried to make him happy?
3. Why do you think things started out so well but finished up so badly for the older man?
4. In your opinion what was the biggest mistake made by the older man? What was the biggest mistake made by his children?
5. If you had been in this older man's shoes what would you have done differently?

GOODBYE, GREEN KNOLLS

He gripped the hatchet firmly and then brought it down at a perfect angle. Helen, sitting in a canvas chair watching him, smiled.

"You still haven't lost your knack, Mike."

He chuckled. "I've been looking forward to this for the past three months. I Just didn't have the guts to tell you."

Helen laughed too. "And I didn't have the courage to tell you. Where are you going to put it?"

"Out front. Right in front of those . . . what do you call them?"

"Camellias?"

"Yep, those Florida flowers . . . "

They walked out front together. It was a neat little Florida cottage, a white house with a pretty garden and a trim little picket fence, part of a retirement village about six miles from the town, only a mile from the ocean. There were about forty little houses just like theirs, and Helen could remember clear as anything the day they had driven down here two years ago, on their trip to look Florida over.

"Say, how about that?" Mike had said, as they drove past the little white houses, "it looks like a village of some sort. All the houses are the same. What's the sign say?"

"Slow up, and I'll read it. Stop the car, Mike, I have to get my glasses on. There . . . It says: Green Knolls – for older folks who like to live like young ones."

Mike laughed. "Say, now, that's pretty good. Sounds like a description of us. Let's drive in and see what one of those houses looks like close up. You think they have basements?"

"None of these Florida houses have basements, dear."

"Well, who needs a basement? I'm retiring next year . . . if we had a basement all I'd do is fix leaks."

"Mike," she laughed, "you can't talk about buying the first house you see . . . "

"Why can't I?"

But she knew he was kidding. They had come down to Florida to sort of feel the place out. So many of their friends have raved about it, that they had long promised themselves a trip. Now with Mike one year away from retirement, it seemed the sensible thing to do. Move to Florida. Get away from Michigan's cold winters, the salt on the streets that rusted the cars, the crazy fast pace of northern city life. Get to a place where you could sit in the sun all day and go fishing. Mike loved fishing.

So they investigated Green Knolls. And they both liked it right away. It was a new village. Plenty of retired people from all over the country lived there. They spent one more day driving around Florida looking at houses, but they decided Green Knolls was for them, and so they bought a small two-bedroom cottage there.

That was two years ago. They had just finished one year of Mike's retirement and they were going to plant something in the front lawn that was neither a bush or a bulb.

Helen looked at the camellias. "Well, I will miss those," she said.

"I like Michigan flowers better," Mike grunted. "This look like an OK spot to you?"

She nodded. It was a good spot. The trouble was there were things she would miss. She would miss the flowers, and the warm winters, and they had made some friends . . . but all in all the place just wasn't for them. It had taken them three months for each of them to admit this to the other. When they finally did, they both had a good laugh at their expense. Up home, as Mike said one night, the winters were hard; they chilled your bones, and the salt they threw on the ice rusted your cars, but home was where you were from, it was where your children and grandchildren were, your relatives, your friends, your past. Home was where you could live next door to a young couple who had kids in diapers, or an adolescent boy worrying about his skin condition and whether or not he would make the high school basketball team. Home was where everyone *wasn't* the same age and *didn't* have the same things so much in common it could drive you crazy. Home was where life was and where you could be part of it, and not a spectator from a retirement village six miles away.

"Well, here goes," Mike said, and with the blunt end of the hatchet he knocked the FOR SALE sign firmly into the sandy Florida earth. "End of an era," he said firmly.

Helen laughed and hooked her arm into his. "You know, you're never too old to learn. I just wonder why we had to find out the hard way. The Simpsons like it here, and we don't. Why couldn't we have found out ahead of time?"

"Look," Mike replied, grinning, "I used to think all I wanted to do when I retired was sit in the sun all day and fish. How else was I going to know it would drive me crazy until I had to do it.

"Nope," he said, patting her hand, "the important thing is that we did find out."

He looked around at the neat white houses, the pretty green lawns, the white picket fences, and behind them, the people their age sitting out on lawn chairs. He looked around and shook his head slowly . . .

Helen smiled, watching him.

QUESTIONS TO THINK ABOUT

1. Why did this retired couple change their mind about Green Knolls?
2. Do you think they could have, as Helen said, found out ahead of time that it would be a mistake to move to Green Knolls?
3. As far as we know, others, including the Simpsons, were perfectly satisfied with Green Knolls. What do you think made the difference?
4. How do you react to the idea of living in a community made up only of retired couple? What are some of the "good" things about it; what are the "bad" things?
5. In planning a move after retirement, what do you think should be some of the things to consider?

IT HAPPENED TO CARL BURNS

There was this man, let's call him Carl Burns. He lived with his wife and their only child – a little girl named Carolyn, in a small town, in the Midwest. As long as he could remember, the little girl had wanted to be a nurse. When she was eighteen, the girl went to a university two-hundred miles north of their town, a university with a fine nursing school.

Because they didn't have enough money to send their daighter away to nursing school, Carl Burns and his wife moved to the city in which the university was located. They rented a house there and Carl got a new job in a nearby automobile factory, while his daughter went to school.

The girl graduated with honors and began working in a local hospital. In the hospital she met a young surgeon from Mexico. At first Carl Burns and his wife were very upset about their daughter marrying a Mexican, even if he was a doctor; but the boy's intelligence, fine manners, and kindness won them over.

Carolyn married the surgeon and when his year of residency was up, went to live with him in Mexico. Carl Burns went on working at the automobile factory but each summer he and his wife flew down to Mexico City to visit their daughter and her husband.

Carl was fifty-five when his daughter married. He and his wife lived carefully now, putting away money for his retirement, which they felt they would spend part in Mexico and part in the Midwest. They loved Mexico with its exotic colors, its soft musical language; they loved walking through the streets of the city. It made them feel young and adventuresome.

Everything had gone so well for them that they often congratulated themselves on their luck.

Then suddenly and unexpectedly, in the year he was to retire, Carl Burns' happy world collapsed. His wife, who had never been sick in her life, had a heart attack and died.

Four months later, Carl Burns had to retire from his job in the automobile factory.

He went down to Mexico to spend the summer with his daughter and her family. But all that had been lovely and charming with his wife was suddenly harsh and unfriendly alone. His daughter and her husband had their own life, their own young friends. Probably they had always had them, but alone, now, he noticed it for the first time. The grandchildren were pleasant, but they too had their own world. The streets once so exotic and adventuresome now seemed alien and lonely to him. Like a man in a bad dream, he walked the streets, lonely, unhappy, and unwanted.

So he went back to the Midwest where he had friends, old chums to drink coffee with, tell his troubles to as they watered down their lawns or clipped their small hedges on a summer's eve.

"When you are married," says Carl Burns, "you take things for granted. Someone sews your button on, makes your bed, cooks your meal, says God bless you when you sneeze, or walks with you of an evening.

"Little things that add up to companionship."

His friends are sympathetic; they introduce him to women who, he says later, were always on their best behavior, so that you could not tell what they were really like. Did they want companionship the way he did, or were they looking for a meal ticket? Sex doesn't mean much when you are sixty-seven.

There was one woman he liked, says Carl Burns, and who liked him. He and she had a lot in common. But she was sixty-seven too, and the thought occurred to him that if they married and she got sick, or he got sick, one of them would have to nurse a hopeless invalid the rest of their life – and it would be very unfair.

So Carl Burns has not remarried yet. He rarely visits his daughter in Mexico where he feels unwanted and lonely. He drinks coffee with his friends and reads the morning paper and the evening paper, and on summer evenings he will stop you while you are watering down your lawn or clipping your little hedge and tell you how he and his wife once left a small town to give their daugher the best education possible. If you are sympathetic to him, he will go on to tell you how difficult it is to sew a button on when you are sixty-seven and alone. A small thing, you think, but as you watch Carl Burns walk off, you know it is the biggest thing in the world.

What has happened to Carl Burns could happen to anyone. You know this in the back of your head, but you do not want to think about it, so you go on watering down your lawn, clipping your little hedge, and feeling sorry for Carl Burns.

QUESTIONS TO THINK ABOUT

1. Why do you think Carl's visit to Mexico was different after his wife died?
2. What do you think is Carl Burns' biggest problem?
3. Do you think Carl Burns' daughter has let him down?
4. Did Carl Burns do the right thing by going back to live in his old home town?
5. What is your advice to Carl Burns? Do you think he ought to get married again?

ERIC Clearinghouse

JAN 27 1969

OE 6000 (REV. 9-66)

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
OFFICE OF EDUCATION

ERIC REPORT RESUME

(TOP)

ERIC ACCESSION NO.

CLEARINGHOUSE ACCESSION NUMBER

RESUME DATE 10-1-68

P.A.

T.A.

IS DOCUMENT COPYRIGHTED? YES ☐ NO ☒

ERIC REPRODUCTION RELEASE? YES ☒ NO ☐

TITLE

Preparation for Retirement
(Program Materials)

PERSONAL AUTHOR(S)

Hunter, Woodrow W.

INSTITUTION (SOURCE)

The University of Michigan, Ann Arbor, Mich., Division of Gerontology

SOURCE CODE

REPORT/SERIES NO.

OTHER SOURCE

SOURCE CODE

OTHER REPORT NO.

OTHER SOURCE

SOURCE CODE

OTHER REPORT NO.

PUB'L. DATE — —

CONTRACT/GRANT NUMBER OE - 2 - 10 - 047

PAGINATION, ETC.

108 pages

RETRIEVAL TERMS

Preparation for retirement reading material.

IDENTIFIERS

ABSTRACT

This is a book of two kinds of readings for people who want to consider various aspects of retirement either as individuals or as members of a preretirement education program. Part one presents chapters on such themes as financial planning, living arrangements, the satisfactory use of time, good health and legal affairs. The chapters are not intended, however, to be a source of facts and figures for people about to retire. Rather their purpose is to suggest the dimensions of typical retirement situations, and, especially, to supply a frame of reference for thinking them trhough on an individual basis.

The last chapter of part one consists of a Retirement Readiness Checklist which is intended to suggest specific courses of action in preparation for retirement.

Part two of this book contains a number of short stories which are also designed to help older people personalize their reactions to retirement. Each of the incidents in the short stories actually happened, but, of course, names of the people who were involved have been changed. The reader is asked to decide how he would have reacted to the situations in the stories, and, accordingly, to gain a better understanding of his own predispositions toward retirement.